

Exhibit I

GMAC Mortgage

August 10, 2012

James P Kennedy
3825 21st Street
San Francisco CA 94114-2802

RE: Account Number [REDACTED] 7516
Property Address 3825 21st Street
San Francisco CA 94114-2802

Dear James P Kennedy:

This letter is in response to your correspondence dated May 14, 2012 and August 4, 2012, received on August 7, 2012 and August 8, 2012 and identified as a Qualified Written Request ("QWR").

Our previous responses dated February 6, 2012, June 5, 2012 and July 26, 2012 provided you with the information relating to the servicing of your account, as the law, specifically the Real Estate Settlement Practices Act ("RESPA"), requires. Copies of these responses with documentation have been included for your review.

The current principal balance is \$166,150.66 and the July 2012 and August 2012 payments are due. Outstanding late fees of \$257.88 currently exist and a Brokers Price Opinion (BPO) fee of \$83.00 was assessed on June 21, 2012. A copy of that BPO is enclosed along with the two prior.

Our Customer Care Department may be contacted at 1-800-766-4622 between the hours of 6:00 am to 9:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday, should you have any additional questions or concerns.

Customer Care/DC
Loan Servicing

Enclosures

Exhibit I Pg 3 of 93
Payment History Code Key

Subject Type	Explanation
Column Headings	<p>Reading from left to right:</p> <ul style="list-style-type: none"> Post Date = the date the transaction was completed. TRN Code= transaction codes (see table) Due Date= the date interest is due from as of that posting Transaction Amount = the dollar amount for that particular posting Principal Paid= the amount of funds affecting the principal balance. Interest Paid= the amount of funds affecting the interest payment Escrow Paid= the amount of funds affecting the escrow balance
Escrow Codes	<ul style="list-style-type: none"> M90 or E90= county tax payment M91 or E91= City tax payment <p>Note: any escrow transaction starting with a 9 is a tax related disbursement.</p> <ul style="list-style-type: none"> EI= interest on escrow M20 or E20= hazard insurance payment M21 or E21= flood insurance payment <p>Note: any escrow transaction starting with a 2 is an insurance related disbursement.</p> <ul style="list-style-type: none"> R20= Insurance Refund R90/R91= Tax Refund E01/ M01 or M00/E00= escrow refund to customer <p>Note: any transaction starting with a 4 is for Private Mortgage Insurance</p>

Payment Codes	Payment TRN Description
AA	Administrative Adjustment (late charge waiver- fee adjustments etc)
AP	Payment Application
ADR	Advance Reversal For Home Equity Line of Credit loans, this transaction type represents the reversal of an advance on the line
ADV	Advance. For Home Equity Line of Credit loans, this transaction type represents an advance that the borrower takes on the line
ASP	Autopost Short Payment
ATP	Autopost Total Payment
APP	Acceptable Partial Payment
AND	Funding Advance on Home Equity Line of Credit
AAP	Automated Acceptable Payment
AMC	Adjustable Rate, P & I Subsidy, Term Changes
CT	Curtailment/ Additional Principal
CTA	Curtailment/Additional Principal Reversal
FB	Fee Billed
FE, FEA OR FWA	Fee Paid
GP	Government Payment
PA	Payment posted manually
POST	Post petition payment
PP	Partial Payment
PRE	Petition payment
PRN	Payment reversal ('N' = reason code)
PT	Reapplication of payment due to an investor transfer
RP	Regular payment
RT	Payment reversal due to an investor transfer
SHP	Short Payment
SR	Single item receipt commonly applied to escrow, uncollected late charges, closing interest, buydown funds, uncollected credit insurance, or unapplied funds
SRA	Single receipt posted
SRN	Reversal
UFN	Unapplied funds transaction ('N' = unapplied funds code after the transaction)
UI	Uncollected items including interest, credit insurance, and late charges
UIE	Uncollected late charges collected from the escrow overage during analysis
ITR	Investor transfer

GMAC Mortgage, LLC
PO Box 780
3451 Hammond Avenue
Waterloo

IA 50704-0780

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HISTORY FOR ACCOUNT 7516

----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

----- DATES -----	----- CURRENT BALANCES -----	----- UNCOLLECTED -----
PAID TO 06/01/12	PRINCIPAL 165150.66	LATE CHARGES -257.88
NEXT DUE 07/01/12	ESCROW 1740.07	OPTIONAL INS 0.00
LAST PMT 07/09/12	UNAPPLIED FUND 0.00	INTEREST 0.00
AUDIT DT 09/28/93	UNAPPLIED CODES	FEES -83.00
	BUYDOWN FUND 0.00	----- YEAR TO DATE -----
LAST ACTIVITY 07/27/12	BUYDOWN CODE	INTEREST 5459.86
		TAXES 2722.43

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
081409	UFU 050109		UNAPPLIED FUNDS (1)		1719.23	BALANCE 1719.23
	REF NUMBER		SG0RL90TDDND DESC			
			BAL AFTER	192732.64		-7611.57
T:00603	/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
081409	SRA 050109		1719.23	.00	.00	.00
			BAL AFTER	192732.64		-7611.57
T:00603	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
091409	UFU 050109		UNAPPLIED FUNDS (1)		1719.23	BALANCE 3438.46
	REF NUMBER		SG0RT37340FJ DESC			
			BAL AFTER	192732.64		-7611.57
T:00603	/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
091409	SRA 050109		1719.23	.00	.00	.00
			BAL AFTER	192732.64		-7611.57
T:00603	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
091609	UI 060109		.00	.00	.00	.00
	REF NUMBER		CIT 648 DESC			
			BAL AFTER	192732.64		-7611.57
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-171.92*
T:17391	I/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
091609	GRU 000000		000000 GRACE UNAP AMT:	.00		
091609	UFU 060109		UNAPPLIED FUNDS (1)		-2352.11	BALANCE 1086.35
			BAL AFTER	192732.64		-7611.57
T:17391	/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88

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----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
091609	PA	060109	.00	675.26	1043.97	632.88
LC DATE	091409	BAL AFTER		192057.38		-6978.69
T:17391		I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
101409	UI	070109	.00	.00	.00	.00
REF NUMBER		SG0S4KK22TL1	DESC			
		BAL AFTER		192057.38		-6978.69
		* ESC SHORTAGE		16.95		
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
101409	GRU	000000	000000 GRACE UNAP AMT:	.00		
101409	UFU	070109	UNAPPLIED FUNDS (1)		-1086.35	BALANCE 0.00
		BAL AFTER		192057.38		-6978.69
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
101409	AP	070109	1282.71	678.92	1040.31	649.83
		BAL AFTER		191378.46		-6328.86
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
101409	GRU	000000	000000 GRACE UNAP AMT:	.00		
REF NUMBER		SG0S4KK22TL1	DESC			
101409	UFU	070109	UNAPPLIED FUNDS (1)		436.52	BALANCE 436.52
		BAL AFTER		191378.46		-6328.86
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
101409	SWA	070109	436.52	.00	.00	.00
		BAL AFTER		191378.46		-6328.86
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
102009	FB	070109	83.00 164 CORP ADV 3 DRM			
REF NUMBER		SG0S64D01860	DESC			
T:30902		/B:000				
111309	UFU	070109	UNAPPLIED FUNDS (1)		1719.23	BALANCE 2155.75
REF NUMBER		SG0SC610VCCK	DESC			
		BAL AFTER		191378.46		-6328.86
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88

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POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
111309	SRA	070109	1719.23	.00	.00	.00
			BAL AFTER	191378.46		-6328.86
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
111909	UFU	070109	UNAPPLIED FUNDS (1)		-1719.23	BALANCE 436.52
			BAL AFTER	191378.46		-6328.86
T:19336		/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
111909	SR1	070109	-1719.23	.00	.00	.00
			BAL AFTER	191378.46		-6328.86
T:19336		I/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
111909	FB	070109	25.00 3 NSF FEE			
			REF NUMBER SGOSDJS8LNE0 DESC			
T:19336		/B:000				
112009	M90	070109	-2926.14 PAYEE = 0038.00000	.00		-2926.14
			BAL AFTER	191378.46		-9255.00
T:12709		/B:001		00.00		-257.88
112509	FB	070109	11.25 11 PROP INSPECTION FEE			
T:32506		/B:001				
121409	UFU	070109	UNAPPLIED FUNDS (1)		1719.23	BALANCE 2155.75
			REF NUMBER SGOSJVF8UEUT DESC			
			BAL AFTER	191378.46		-9255.00
T:00603		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
121409	SRA	070109	1719.23	.00	.00	.00
			BAL AFTER	191378.46		-9255.00
T:00603		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
121509	UFU	070109	UNAPPLIED FUNDS (1)		-1719.23	BALANCE 436.52
			REF NUMBER ECOM RETURN DESC			
			BAL AFTER	191378.46		-9255.00
T:19336		/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
121509	SR0	070109	-1719.23	.00	.00	.00
			BAL AFTER	191378.46		-9255.00
T:19336		Y/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88

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CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
121809	UFU	070109	UNAPPLIED FUNDS (1)		-436.52	BALANCE 0.00
			BAL AFTER	191378.46		-9255.00
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
121809	UFF	070109	UNAPPLIED FUNDS (2)		436.52	BALANCE 436.52
			BAL AFTER	191378.46		-9255.00
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
121809	AA	070109	.00	.00	.00	.00
			BAL AFTER	191378.46		-9255.00
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
121809	UI	070109	.00	.00	.00	.00
			BAL AFTER	191378.46		-9255.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-171.92*
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
121809	AA	070109	.00	.00	.00	.00
			BAL AFTER	191378.46		-9255.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-171.92*
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
122209	FB	070109	11.25 11 PROP INSPECTION FEE			
T:32506		/B:001				
123109	RPL	010210	PAID 4330.95 DUE 4330.95 SHORT	.00	TELLER 11674	
			BAL AFTER	191378.46		-9255.00
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
123109	RPL	010210	NO. OF PLAN PMTS=01			
			BAL AFTER	191378.46		-9255.00
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
123109	GRU	000000	000000 GRACE UNAP AMT:	.00		
			REF NUMBER 310921973	DESC		
123109	RP	080109	2352.11	682.60	1036.63	632.88
			BAL AFTER	190695.86		-8622.12
T:11674		I/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
123109	GRU	000000	000000 GRACE UNAP AMT:	.00		
			310921973			
123109	RP	090109	2352.11	686.29	1032.94	632.88
			BAL AFTER	190009.57		-7989.24
T:11674		I/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80

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CA 92264-8436 SAN FRANCISCO

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POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
123109	UFF	090109	UNAPPLIED FUNDS (2)		-373.27	BALANCE 63.25
	REF NUMBER		310921973	DESC		
			BAL AFTER	190009.57		-7989.24
T:11674		/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
123109	SRO	090109	-373.27	.00	.00	.00
			BAL AFTER	190009.57		-7989.24
T:11674		I/B:004	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
011210	FB	090109	43.68	40	EXPENSE ADVANCES	
T:32551		/B:000				
011210	FB	090109	853.45	40	EXPENSE ADVANCES	
T:32551		/B:000				
011210	FB	090109	31.00	40	EXPENSE ADVANCES	
T:32551		/B:000				
011210	FB	090109	480.00	40	EXPENSE ADVANCES	
T:32551		/B:000				
011410	UFU	090109	UNAPPLIED FUNDS (1)		1719.23	BALANCE 1719.23
	REF NUMBER		SG0SS0UVCTM9	DESC		
			BAL AFTER	190009.57		-7989.24
T:00603		/B:001		00.00		-429.80
011410	SRA	090109	1719.23	.00	.00	.00
			BAL AFTER	190009.57		-7989.24
T:00603		E/B:001		00.00		-429.80
011510	UFU	090109	UNAPPLIED FUNDS (1)		-1719.23	BALANCE 0.00
	REF NUMBER		ECOM RETURN	DESC		
			BAL AFTER	190009.57		-7989.24
T:19336		/B:005		00.00		-429.80
011510	SRO	090109	-1719.23	.00	.00	.00
			BAL AFTER	190009.57		-7989.24
T:19336		Y/B:005		00.00		-429.80

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700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
012210	FB	090109	6290.00 163 CORP ADV 2 ESCROW			
REF NUMBER SG0STTMQ0168 DESC						
T:05006		/B:000				
012510	SRO	090109	-6290.00	.00	.00	-6290.00
163 CLEANUP						
BAL AFTER				190009.57		-14279.24
T:01755		I/B:001		00.00		-429.80
012510	FE	090109	6290.00 163 CORP ADV 2 ESCROW			
REF NUMBER 163 CLEANUP DESC						
T:01755		/B:001				
021210	UFU	090109	UNAPPLIED FUNDS (1)		63.25	BALANCE 63.25
BAL AFTER				190009.57		-14279.24
T:01702		/B:000		00.00		-429.80
021210	UFF	090109	UNAPPLIED FUNDS (2)		-63.25	BALANCE 0.00
BAL AFTER				190009.57		-14279.24
OPTIONAL INS BAL				00.00	LATE CHARGE BAL	-429.80
021210	AA	090109	.00	.00	.00	.00
BAL AFTER				190009.57		-14279.24
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
021210	AA	090109	.00	.00	.00	.00
BAL AFTER				190009.57		-14279.24
T:01702		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
022210	FB	090109	11.25 11 PROP INSPECTION FEE			
T:32506		/B:001				
022610	UFU	090109	UNAPPLIED FUNDS (1)		-63.25	BALANCE 0.00
BAL AFTER				190009.57		-14279.24
T:14244		/B:000		00.00		-429.80
022610	UFF	090109	UNAPPLIED FUNDS (2)		63.25	BALANCE 63.25
BAL AFTER				190009.57		-14279.24
				00.00		-429.80
022610	AA	090109	.00	.00	.00	.00
BAL AFTER				190009.57		-14279.24
T:14244		/B:000		00.00		-429.80

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POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
022610	UI	090109	.00	.00	.00	.00
			BAL AFTER	190009.57		-14279.24
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-171.92*
T:14244		/B:000		00.00		-601.72
022610	AA	090109	.00	.00	.00	.00
			BAL AFTER	190009.57		-14279.24
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-171.92*
T:14244		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
030310	FB	090109	83.00 164 CORP ADV 3 DRM			
			REF NUMBER SGOT80MIGGVG DESC			
T:02726		/B:000				
031510	RPL	031010	PAID 2352.11 DUE 2352.11 SHORT	.00	TELLER 31143	
			BAL AFTER	190009.57		-14279.24
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
031510	RPL	031010	NO. OF PLAN PMTS=01			
			BAL AFTER	190009.57		-14279.24
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
031510	GRU	000000	000000 GRACE UNAP AMT:	.00		
			REF NUMBER EM-307901337 DESC			
031510	RP	100109	2352.11	690.01	1029.22	632.88
			LC DATE 031310 BAL AFTER	189319.56		-13646.36
T:31143		I/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
031810	FB	100109	51.03 40 EXPENSE ADVANCES			
T:32551		/B:000				
031810	FB	100109	146.55 40 EXPENSE ADVANCES			
T:32551		/B:000				
031810	FB	100109	350.00 40 EXPENSE ADVANCES			
T:32551		/B:000				
031810	FB	100109	11.00 40 EXPENSE ADVANCES			
T:32551		/B:000				
031810	FB	100109	120.00 40 EXPENSE ADVANCES			
T:32551		/B:000				

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POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
041310	RPL	041010	PAID 5121.89 DUE	5121.89	SHORT .00	TELLER 31143
			BAL AFTER	189319.56		-13646.36
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
041310	RPL	041010	NO. OF PLAN PMTS=01			
			BAL AFTER	189319.56		-13646.36
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
041310	GRU	000000	000000 GRACE UNAP AMT:	.00		
			REF NUMBER EM-307901369	DESC		
041310	RP	110109	2352.11	693.75	1025.48	632.88
		LC DATE 041110	BAL AFTER	188625.81		-13013.48
T:31143		I/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
T:17391		I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
			REF NUMBER SG140NIKB2E4	DESC		
070212	AP	040112	2675.87	811.41	907.82	956.64
		LC DATE 063012	BAL AFTER	166786.68		817.63
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
041310	GRU	000000	000000 GRACE UNAP AMT:	.00		
			REF NUMBER EM-307901369	DESC		
041310	RP	120109	2352.11	697.51	1021.72	632.88
		LC DATE 041110	BAL AFTER	187928.30		-12380.60
T:31143		I/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
041310	UFF	120109	UNAPPLIED FUNDS (2)	417.67	BALANCE	480.92
			EM-307901369			
			BAL AFTER	187928.30		-12380.60
T:31143		/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
041310	SR	120109	417.67	.00	.00	.00
		LC DATE 041110	BAL AFTER	187928.30		-12380.60
T:31143		I/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
051110	RPL	051010	PAID 5121.89 DUE	5121.89	SHORT .00	TELLER 20001
			BAL AFTER	187928.30		-12380.60
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
051110	RPL	051010	NO. OF PLAN PMTS=01			
			BAL AFTER	187928.30		-12380.60
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72

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----- MAIL ----- PROPERTY -----

JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
051110	GRU	000000	000000 GRACE UNAP AMT:		.00	
	REF NUMBER		EM-500201232 DESC			
051110	RP	010110	2352.11	701.29	1017.94	632.88
			BAL AFTER	187227.01		-11747.72
T:20001		I/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
051110	GRU	000000	000000 GRACE UNAP AMT:		.00	
			EM-500201232			
051110	RP	020110	2352.11	705.08	1014.15	632.88
			BAL AFTER	186521.93		-11114.84
T:20001		I/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
051110	UFF	020110	UNAPPLIED FUNDS (2)		417.67	BALANCE 898.59
	REF NUMBER		EM-500201232 DESC			
			BAL AFTER	186521.93		-11114.84
T:20001		/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
051110	SR	020110	417.67	.00	.00	.00
			BAL AFTER	186521.93		-11114.84
T:20001		I/B:003	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
061110	RPL	061010	PAID 5121.89 DUE 5121.89 SHORT		.00	TELLER 19996
			BAL AFTER	186521.93		-11114.84
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
061110	RPL	061010	NO. OF PLAN PMTS=01			
			BAL AFTER	186521.93		-11114.84
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
061110	GRU	000000	000000 GRACE UNAP AMT:		.00	
	REF NUMBER		EM-500201247 DESC			
061110	RP	030110	2352.11	706.90	1010.33	632.88
			BAL AFTER	185813.03		-10481.96
T:19996		I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
T:17391		I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
	REF NUMBER		SG140NIKE2E4 DESC			
070212	AP	040112	2675.87	811.41	907.82	956.64
	LC DATE	063012	BAL AFTER	166786.68		817.63
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88

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700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST	TRN	DUE	TRANSACTION	PRINCIPAL	INTEREST	ESCROW
DATE	CDE	DATE	AMOUNT	PAID	PAID	PAID
061110	GRU	000000	000000 GRACE UNAP AMT:		.00	
	REF NUMBER		EM-500201247 DESC			
061110	RP	040110	2352.11	712.74	1006.49	632.88
		BAL AFTER		185100.29		-9849.08
T:19996		I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
061110	UFF	040110	UNAPPLIED FUNDS (2)	417.67	BALANCE	1316.26
		EM-500201247				
		BAL AFTER		185100.29		-9849.08
T:19996		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
061110	SR	040110	417.67	.00	.00	.00
		BAL AFTER		185100.29		-9849.08
T:19996		I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
071910	RPL	071010	PAID 5121.89 DUE 5121.89 SHORT	.00	TELLER 19996	
		BAL AFTER		185100.29		-9849.08
		OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-601.72
071910	RPL	071010	NO. OF PLAN PMTS=01			
		BAL AFTER		185100.29		-9849.08
		OPTIONAL INS BAL		00.00	LATE CHARGE BAL	-601.72
071910	GRU	000000	000000 GRACE UNAP AMT:		.00	
	REF NUMBER		EM-500201259 DESC			
071910	RP	050110	2352.11	716.60	1002.63	632.88
	LC DATE	071710	BAL AFTER	184383.69		-9216.20
T:19996		I/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
071910	GRU	000000	000000 GRACE UNAP AMT:		.00	
		EM-500201259				
071910	RP	060110	2352.11	720.49	998.74	632.88
	LC DATE	071710	BAL AFTER	183663.20		-8583.32
T:19996		I/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
071910	UFF	060110	UNAPPLIED FUNDS (2)	417.67	BALANCE	1733.93
	REF NUMBER		EM-500201259 DESC			
		BAL AFTER		183663.20		-8583.32
T:19996		/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
071910	SR	060110	417.67	.00	.00	.00
	LC DATE	071710	BAL AFTER	183663.20		-8583.32
T:19996		I/B:008	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72

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CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
081610	M90	060110	-6152.90 PAYEE = 0038.00000		.00	-6152.90
			BAL AFTER	183663.20		-14736.22
T:31658		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-601.72
082010	UI	060110	.00	.00	.00	.00
			BAL AFTER	183663.20		-14736.22
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-601.72*
T:14244		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082010	AA	060110	.00	.00	.00	.00
			BAL AFTER	183663.20		-14736.22
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-601.72*
T:14244		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082010	UFU	060110	UNAPPLIED FUNDS (1)		1733.93 BALANCE	1733.93
			BAL AFTER	183663.20		-14736.22
T:14244		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082010	UFF	060110	UNAPPLIED FUNDS (2)		-1733.93 BALANCE	0.00
			BAL AFTER	183663.20		-14736.22
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082010	AA	060110	.00	.00	.00	.00
			BAL AFTER	183663.20		-14736.22
T:14244		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082010	AA	060110	.00	.00	.00	.00
			BAL AFTER	183663.20		-14736.22
T:14244		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1203.44
082310	UI	070110	.00	.00	.00	.00
			REF NUMBER	SGOUJJ7VIJES	DESC	
			BAL AFTER	183663.20		-14736.22
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00321		K/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1289.40
082310	GRU	000000	000000 GRACE UNAP AMT:	.00		
082310	UFU	070110	UNAPPLIED FUNDS (1)		-1733.93 BALANCE	0.00
			BAL AFTER	183663.20		-14736.22
T:00321		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1289.40

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CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
082310	AP	070110	618.18	724.39	994.84	632.88
	LC DATE	081910	BAL AFTER	182938.81		-14103.34
T:00321		K/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-1289.40
082310	UI	080110	.00	.00	.00	.00
	REF NUMBER		SG0UJJ7VIJES DESC			
			BAL AFTER	182938.81		-14103.34
			OPT PREMIUMS	.00	LATE CHARGE PYMT	1289.40*
T:00321		K/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
082310	GRU	000000	000000 GRACE UNAP AMT:	.00		
082310	AP	080110	3641.51	728.31	990.92	632.88
	LC DATE	081910	BAL AFTER	182210.50		-13470.46
			OPT PREMIUMS	.00	LATE CHARGE PYMT	1289.40
T:00321		K/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
082310	FWA	080110	43.68 40 EXPENSE ADVANCES			
	REF NUMBER		SG0UJJ7VIJES DESC			
	LC DATE	081910				
T:00321		/B:001				
082310	FWA	080110	818.52 40 EXPENSE ADVANCES			
	REF NUMBER		SG0UJJ7VIJES DESC			
	LC DATE	081910				
T:00321		/B:001				
091310	UFU	080110	UNAPPLIED FUNDS (1)	1719.23	BALANCE	1719.23
	REF NUMBER		SG0UOBR68B23 DESC			
			BAL AFTER	182210.50		-13470.46
T:00321		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
091310	SRA	080110	1719.23	.00	.00	.00
	LC DATE	091010	BAL AFTER	182210.50		-13470.46
T:00321		K/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
101110	UI	090110	.00	.00	.00	.00
	REF NUMBER		SG0UVDV9T1B5 DESC			
			BAL AFTER	182210.50		-13470.46
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00430		P/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96

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CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
101110	GRU 000000	000000	GRACE UNAP AMT:		.00	
101110	UFU 090110		UNAPPLIED FUNDS (1)		-1719.23	BALANCE 0.00
			BAL AFTER	182210.50		-13470.46
T:00430		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
101110	AP 090110		632.88	732.26	986.97	632.88
		LC DATE 100910	BAL AFTER	181478.24		-12837.58
T:00430		P/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
101110	GRU 000000	000000	GRACE UNAP AMT:		.00	
		REF NUMBER	SG0UVDV9T1B5 DESC			
101110	UFU 090110		UNAPPLIED FUNDS (1)		1286.95	BALANCE 1286.95
			BAL AFTER	181478.24		-12837.58
T:00430		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
101110	SWA 090110		1286.95	.00	.00	.00
		LC DATE 100910	BAL AFTER	181478.24		-12837.58
T:00430		P/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
111010	E90 090110		-2683.86	PAYEE = 0038.00000	.00	-2683.86
			BAL AFTER	181478.24		-15521.44
T:32687		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
111510	UFU 090110		UNAPPLIED FUNDS (1)		1719.23	BALANCE 3006.18
		REF NUMBER	SG0V8FMQ3J6A DESC			
			BAL AFTER	181478.24		-15521.44
T:00430		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
111510	SRA 090110		1719.23	.00	.00	.00
		LC DATE 111310	BAL AFTER	181478.24		-15521.44
T:00430		P/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
111810	FB 090110		11.25	11 PROP INSPECTION FEE		
T:32506		/B:001				
121410	UFU 090110		UNAPPLIED FUNDS (1)		-3006.18	BALANCE 0.00
			BAL AFTER	181478.24		-15521.44
T:18585		/B:000	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96

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PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST	TRN	DUE	TRANSACTION	PRINCIPAL	INTEREST	ESCROW
DATE	CDE	DATE	AMOUNT	PAID	PAID	PAID
121410	UFF	090110	UNAPPLIED FUNDS (2)		3006.18	BALANCE 3006.18
			BAL AFTER	181478.24		-15521.44
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
121410	AA	090110	.00	.00	.00	.00
			BAL AFTER	181478.24		-15521.44
T:18585	/B:000		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
121410	UI	090110	.00	.00	.00	.00
			BAL AFTER	181478.24		-15521.44
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:18585	/B:000		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121410	AA	090110	.00	.00	.00	.00
			BAL AFTER	181478.24		-15521.44
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:18585	/B:000		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121410	FB	090110	83.00 164 CORP ADV 3 DRM			
			REF NUMBER	SG0VG0UC6000	DESC	
T:26663	/B:000					
121510	RPD	121710	PAID 3985.38 DUE 3985.38 SHORT	.00	TELLER	606
			BAL AFTER	181478.24		-15521.44
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121510	RPD	121710	NO. OF PLAN PMTS=01			
			BAL AFTER	181478.24		-15521.44
			OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121510	GRU	000000	000000 GRACE UNAP AMT: .00			
			REF NUMBER	000000000000	DESC	
121510	AP	100110	3495.78	736.22	983.01	1776.55
			LC DATE 121410	BAL AFTER	180742.02	-13744.89
T:00606	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
T:17391	I/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
			REF NUMBER	SG140NIKB2E4	DESC	
070212	AP	040112	2675.87	811.41	907.82	956.64
			LC DATE 063012	BAL AFTER	166786.68	817.63
T:00602	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88

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700 E SONORA RD 3825 21ST STREET

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POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
121510	GRU	000000	000000 GRACE UNAP AMT:	.00		
	REF NUMBER		00000000000000000000 DESC			
121510	AP	110110	3495.78	740.21	979.02	1776.55
	LC DATE	121410	BAL AFTER	180001.81		-11968.34
T:00606		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121510	UFF	110110	UNAPPLIED FUNDS (2)	-3006.18	BALANCE	0.00
			00000000000000000000			
			BAL AFTER	180001.81		-11968.34
T:00606		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121510	SRA	110110	-3006.18	.00	.00	.00
	LC DATE	121410	BAL AFTER	180001.81		-11968.34
T:00606		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-171.92
121510	FB	110110	12.50 171 SPEEDPAY FEE			
	REF NUMBER		SGOVG5A0UM70 DESC			
	LC DATE	121410				
T:00606		/B:000				
121510	FEA	110110	12.50 171 SPEEDPAY FEE			
	REF NUMBER		00000000000000000000 DESC			
	LC DATE	121410				
T:00606		/B:001				
010311	UI	110110	.00	.00	.00	.00
			BAL AFTER	180001.81		-11968.34
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:18585		/B:000		00.00		-257.88
010311	AA	110110	.00	.00	.00	.00
			BAL AFTER	180001.81		-11968.34
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:18585		/B:000		00.00		-257.88
010311	AA	110110	.00	.00	.00	.00
			BAL AFTER	180001.81		-11968.34
T:18585		/B:000		00.00		-257.88

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POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
010311	AA	110110	.00	.00	.00	.00
			BAL AFTER	180001.81		-11968.34
T:18585		/B:000		00.00		-257.88
010711	FB	110110	13.00	11	PROP INSPECTION FEE	
T:32506		/B:001				
011311	R20	110110	552.00	.00	.00	552.00
			REF NUMBER	SGOVNNS1UM0	DESC	
			BAL AFTER	180001.81		-11416.34
T:28725		I/B:002		00.00		-257.88
012111	UI	120110	.00	.00	.00	.00
			REF NUMBER	000000000000	DESC	
			BAL AFTER	180001.81		-11416.34
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00606		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-343.84
012111	GRU	000000	000000	GRACE UNAP AMT:	.00	
012111	AP	120110	3495.78	744.22	975.01	1776.55
			BAL AFTER	179257.59		-9639.79
T:00606		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-343.84
012111	FB	120110	7.50	171	SPEEDPAY FEE	
			REF NUMBER	SGOVPR3LU020	DESC	
T:00606		/B:000				
012111	FEA	120110	7.50	171	SPEEDPAY FEE	
			000000000000			
T:00606		/B:001				
020811	FB	120110	11.25	11	PROP INSPECTION FEE	
T:32506		/B:001				
022511	UI	010111	.00	.00	.00	.00
			REF NUMBER	000000000000	DESC	
			BAL AFTER	179257.59		-9639.79
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00606		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
022511	GRU	000000	000000	GRACE UNAP AMT:	.00	
022511	AP	010111	3495.78	748.25	970.98	1776.55
			LC DATE	022411	BAL AFTER	178509.34
						-7863.24
T:00606		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80

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CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
030911	E90	010111	-2683.86	PAYEE = 0038.00000	.00	-2683.86
			BAL AFTER	178509.34		-10547.10
T:32687	/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
031811	AA	010111	.00	.00	.00	.00
			BAL AFTER	178509.34		-10547.10
T:21315	/B:000		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
031811	AA	010111	.00	.00	.00	.00
			BAL AFTER	178509.34		-10547.10
T:21315	/B:000		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
032211	LCW	010111	T:23074 CD01 DELCNS	UNC LCBAL	-343.84	LCDT 03/11-00/00
032211	UI	010111	.00	.00	.00	.00
			BAL AFTER	178509.34		-10547.10
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96*
T:23074	/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-343.84
032211	AA	010111	.00	.00	.00	.00
			BAL AFTER	178509.34		-10547.10
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96*
T:23074	/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-343.84
032311	UI	020111	.00	.00	.00	.00
REF NUMBER			000000000000 DESC			
			BAL AFTER	178509.34		-10547.10
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00606	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
032311	GRU	000000	000000 GRACE UNAP AMT:	.00		
032311	AP	020111	3495.78	752.30	966.93	1776.55
LC DATE	032211		BAL AFTER	177757.04		-8770.55
T:00606	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-429.80
032311	UI	030111	.00	.00	.00	.00
REF NUMBER			000000000000 DESC			
			BAL AFTER	177757.04		-8770.55
			OPT PREMIUMS	.00	LATE CHARGE PYMT	429.80*
T:00606	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
032311	GRU	000000	000000 GRACE UNAP AMT:	.00		
032311	AP	030111	3925.58	756.38	962.85	1776.55
LC DATE	032211		BAL AFTER	177000.66		-6994.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	429.80
T:00606	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00

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JAMES P. KENNEDY

700 E. SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
032311	FWA 030111		34.93	40	EXPENSE ADVANCES	
REF NUMBER 000000000000 DESC						
LC DATE 032211						
T:00606 /B:001						
032311	FWA 030111		31.00	40	EXPENSE ADVANCES	
000000000000						
LC DATE 032211						
T:00606 /B:001						
032311	FWA 030111		480.00	40	EXPENSE ADVANCES	
REF NUMBER 000000000000 DESC						
LC DATE 032211						
T:00606 /B:001						
032311	FWA 030111		51.03	40	EXPENSE ADVANCES	
000000000000						
LC DATE 032211						
T:00606 /B:001						
032311	FWA 030111		146.55	40	EXPENSE ADVANCES	
REF NUMBER 000000000000 DESC						
LC DATE 032211						
T:00606 /B:001						
032311	FWA 030111		350.00	40	EXPENSE ADVANCES	
000000000000						
LC DATE 032211						
T:00606 /B:001						
032311	FWA 030111		11.00	40	EXPENSE ADVANCES	
REF NUMBER 000000000000 DESC						
LC DATE 032211						
T:00606 /B:001						
032311	FWA 030111		120.00	40	EXPENSE ADVANCES	
000000000000						
LC DATE 032211						
T:00606 /B:001						

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JAMES P. KENNEDY

700 E SONORA RD 3825 21ST STREET

PALM SPRINGS CA 92264-8436 SAN FRANCISCO CA 94114-2802

POST TRN DUE TRANSACTION PRINCIPAL INTEREST ESCROW
DATE CDE DATE AMOUNT PAID PAID PAID

032311 FWA 030111 83.00 164 CORP ADV 3 DRM

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 83.00 164 CORP ADV 3 DRM

REF NUMBER 000000000000 DESC

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 83.00 164 CORP ADV 3 DRM

REF NUMBER 000000000000 DESC

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 11.25 11 PROP INSPECTION FEE

000000000000

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 11.25 11 PROP INSPECTION FEE

REF NUMBER 000000000000 DESC

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 11.25 11 PROP INSPECTION FEE

000000000000

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 11.25 11 PROP INSPECTION FEE

REF NUMBER 000000000000 DESC

LC DATE 032211

T:00606 /B:001

032311 FWA 030111 13.00 11 PROP INSPECTION FEE

000000000000

LC DATE 032211

T:00606 /B:001

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
032311	FWA	030111	11.25	11	PROP INSPECTION FEE	
REF NUMBER 000000000000 DESC						
LC DATE 032211						
T:00606 /B:001						
032311	FWA	030111	25.00	3	NSF FEE	
000000000000						
LC DATE 032211						
T:00606 /B:001						
032511	FB	030111	11.25	11	PROP INSPECTION FEE	
T:32506 /B:001						
041511	GRU	000000	000000	GRACE UNAP AMT: .00		
REF NUMBER 000000000000 DESC						
041511	AP	040111	3495.78	760.48	958.75	1776.55
LC DATE 041411			BAL AFTER	176240.18		-5217.45
T:00607			E/B:001	00.00		00.00
041511	FWA	040111	11.25	11	PROP INSPECTION FEE	
REF NUMBER 000000000000 DESC						
LC DATE 041411						
T:00607 /B:001						
041511	FB	040111	7.50	171	SPEEDPAY FEE	
SG10ER143040						
LC DATE 041411						
T:00607 /B:000						
041511	FEA	040111	7.50	171	SPEEDPAY FEE	
REF NUMBER 000000000000 DESC						
LC DATE 041411						
T:00607 /B:001						
051611	GRU	000000	000000	GRACE UNAP AMT: .00		
REF NUMBER 000000000000 DESC						
051611	AP	050111	2675.87	764.60	954.63	956.64
LC DATE 051411			BAL AFTER	175475.58		-4260.81
T:00607			E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL 00.00

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
051611	FB	050111	7.50 171 SPEEDPAY FEE			
			REF NUMBER SG10MKHGMBR8 DESC			
			LC DATE 051411			
T:00607		/B:000				
051611	FEA	050111	7.50 171 SPEEDPAY FEE			
			0000000000000			
			LC DATE 051411			
T:00607		/B:001				
061611	GRU	000000	000000 GRACE UNAP AMT:	.00		
			REF NUMBER 000000000000 DESC			
061611	AP	060111	2675.87	768.74	950.49	956.64
			LC DATE 061511 BAL AFTER	174706.84		-3304.17
T:00607		E/B:001		00.00		00.00
061611	FB	060111	7.50 171 SPEEDPAY FEE			
			SG10UDT2KA48			
			LC DATE 061511			
T:00607		/B:000				
061611	FEA	060111	7.50 171 SPEEDPAY FEE			
			REF NUMBER 000000000000 DESC			
			LC DATE 061511			
T:00607		/B:001				
071611	GRU	000000	000000 GRACE UNAP AMT:	.00		
			0000000000000			
071611	AP	070111	2675.87	772.90	946.33	956.64
			LC DATE 071511 BAL AFTER	173933.94		-2347.53
T:00607		E/B:001		00.00		00.00
071611	FB	070111	7.50 171 SPEEDPAY FEE			
			REF NUMBER SG115V8VTQP0 DESC			
			LC DATE 071511			
T:00607		/B:000				
071611	FEA	070111	7.50 171 SPEEDPAY FEE			
			0000000000000			
			LC DATE 071511			
T:00607		/B:001				

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
082911	GRU	000000	000000	GRACE UNAP AMT:	.00	
	REF NUMBER		000000000000	DESC		
082911	AP	080111	2761.83	777.09	942.14	956.64
	LC DATE	082711	BAL AFTER	173156.85		-1390.89
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96
T:00607		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
082911	FB	080111	7.50	171	SPEEDPAY FEE	
			SG11H1BPUMIG			
	LC DATE	082711				
T:00607		/B:000				
082911	FEA	080111	7.50	171	SPEEDPAY FEE	
	REF NUMBER		000000000000	DESC		
	LC DATE	082711				
T:00607		/B:001				
093011	GRU	000000	000000	GRACE UNAP AMT:	.00	
	REF NUMBER		000000000000	DESC		
093011	AP	090111	2761.83	781.30	937.93	956.64
			BAL AFTER	172375.55		-434.25
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96
T:00607		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
093011	FB	090111	7.50	171	SPEEDPAY FEE	
	REF NUMBER		SG11P83CLUH0	DESC		
T:00607		/B:000				
093011	FEA	090111	7.50	171	SPEEDPAY FEE	
			000000000000			
T:00607		/B:001				
110111	UI	100111	.00	.00	.00	.00
	REF NUMBER		000000000000	DESC		
			BAL AFTER	172375.55		-434.25
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00607		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
T:17391		I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
	REF NUMBER		SG140NIK2E4	DESC		
070212	AP	040112	2675.87	811.41	907.82	956.64
	LC DATE	063012	BAL AFTER	166786.68		817.63
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
110111	GRU	000000	000000 GRACE UNAP AMT:	.00		
110111	AP	100111	2675.87	785.53	933.70	956.64
	LC DATE	103111	BAL AFTER	171590.02		522.39
T:00607		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
110111	FB	100111	7.50 171 SPEEDPAY FEE			
	REF NUMBER		SG1214AESKI8 DESC			
	LC DATE	103111				
T:00607		/B:000				
110111	FEA	100111	7.50 171 SPEEDPAY FEE			
	REF NUMBER		000000000000 DESC			
	LC DATE	103111				
T:00607		/B:001				
110911	E90	100111	-2722.43 PAYEE = 0038.00000	.00		-2722.43
			BAL AFTER	171590.02		-2200.04
T:32687		/B:001		00.00		-85.96
111611	GRU	000000	000000 GRACE UNAP AMT:	.00		
	REF NUMBER		SG124SFJ5EE7 DESC			
111611	AP	110111	2675.87	789.78	929.45	956.64
	LC DATE	111511	BAL AFTER	170800.24		-1243.40
T:00602		E/B:001		00.00		-85.96
111611	UI	110111	.00	.00	.00	.00
			SG124SFJ5EE7			
			BAL AFTER	170800.24		-1243.40
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96*
T:00602		E/B:001		00.00		00.00
111611	SRA	110111	85.96	.00	.00	.00
	LC DATE	111511	BAL AFTER	170800.24		-1243.40
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96
T:00602		E/B:001		00.00		00.00
121611	GRU	000000	000000 GRACE UNAP AMT:	.00		
	REF NUMBER		SG12CDSDLKG3 DESC			
121611	AP	120111	2675.87	794.06	925.17	956.64
	LC DATE	121511	BAL AFTER	170006.18		-286.76
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
123011	EI	120111	.26	.00	.00	.26
			BAL AFTER	170006.18		-286.50
T:32046		/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
013012	UI	010112	.00	.00	.00	.00
			REF NUMBER SG1203NM8V1B DESC			
			BAL AFTER	170006.18		-286.50
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
013012	GRU	000000	000000 GRACE UNAP AMT:	.00		
013012	AP	010112	2675.87	798.36	920.87	956.64
			BAL AFTER	169207.82		670.14
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
013012	UI	010112	.00	.00	.00	.00
			REF NUMBER SG1203NM8V1B DESC			
			BAL AFTER	169207.82		670.14
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96*
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
013012	SRA	010112	85.96	.00	.00	.00
			BAL AFTER	169207.82		670.14
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
022912	UI	020112	.00	.00	.00	.00
			REF NUMBER SG12VL48576K DESC			
			BAL AFTER	169207.82		670.14
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
022912	GRU	000000	000000 GRACE UNAP AMT:	.00		
022912	AP	020112	2675.87	802.69	916.54	956.64
			BAL AFTER	168405.13		1626.78
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
022912	UI	020112	.00	.00	.00	.00
			REF NUMBER SG12VL48576K DESC			
			BAL AFTER	168405.13		1626.78
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96*
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
022912	SRA	020112	85.96	.00	.00	.00
			BAL AFTER	168405.13		1626.78
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96
T:00602	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
030712	E90	020112	-2722.43	PAYEE = 0038.00000	.00	-2722.43
			BAL AFTER	168405.13		-1095.65
T:32687	/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
033012	UI	030112	.00	.00	.00	.00
	REF NUMBER		SG1377RDMVOK DESC			
			BAL AFTER	168405.13		-1095.65
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-85.96*
T:00602	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
033012	GRU	000000	000000 GRACE UNAP AMT:	.00		
033012	AP	030112	2675.87	807.04	912.19	956.64
			BAL AFTER	167598.09		-139.01
T:00602	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-85.96
033012	UI	030112	.00	.00	.00	.00
	REF NUMBER		SG1377RDMVOK DESC			
			BAL AFTER	167598.09		-139.01
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96*
T:00602	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
033012	SRA	030112	85.96	.00	.00	.00
			BAL AFTER	167598.09		-139.01
			OPT PREMIUMS	.00	LATE CHARGE PYMT	85.96
T:00602	E/B:001		OPTIONAL INS BAL	00.00	LATE CHARGE BAL	00.00
052212	FB	030112	11.25	11 PROP INSPECTION FEE		
T:32506	/B:001					
052312	FP	030112	-11.25	96 INV RECOV FEE		
	REF NUMBER		BNR PIR	DESC		
T:28725	/B:001					
052312	FE	030112	11.25	11 PROP INSPECTION FEE		
			BNR PIR			
T:28725	/B:001					

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
062112	FB	030112	83.00 164 CORP ADV 3 DRM			
REF NUMBER SG13S2P22E20 DESC						
T:02775 /B:000						
062512	FB	030112	11.25 11 PROP INSPECTION FEE			
T:32506 /B:001						
062612	FP	030112	-11.25 96 INV RECOV FEE			
REF NUMBER PIR BNR DESC						
T:04152 /B:001						
062612	FE	030112	11.25 11 PROP INSPECTION FEE			
REF NUMBER PIR BNR DESC						
T:04152 /B:001						
062712	FP	030112	-62.00 56 CONVENTIONAL CURT FEE			
INDECOMMWIRE						
T:01145 /B:001						
070212	UI	040112	.00	.00	.00	.00
SG13UN6PKIFI						
BAL AFTER 167598.09 -139.01						
OPT PREMIUMS .00 LATE CHARGE PYMT -257.88*						
T:00602	E/B:001			00.00		-257.88
T:17391	I/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-257.88
REF NUMBER SG140NIKB2E4 DESC						
070212	AP	040112	2675.87	811.41	907.82	956.64
LC DATE 063012 BAL AFTER 166786.68 817.63						
T:00602	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-257.88

070212	GRU	000000	000000	GRACE UNAP AMT:	.00	
070212	AP	040112	2675.87	811.41	907.82	956.64
LC DATE 063012 BAL AFTER 166786.68 817.63						
T:00602	E/B:001			00.00		-257.88
071012	GRU	000000	000000	GRACE UNAP AMT:	.00	
REF NUMBER SG140NIKB2E4 DESC						
071012	AP	050112	2180.45	815.80	903.43	461.22
LC DATE 070912 BAL AFTER 165970.88 1278.85						
T:00602	E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL		-257.88

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JAMES P. KENNEDY

700 E SONORA RD

3825 21ST STREET

PALM SPRINGS

CA 92264-8436 SAN FRANCISCO

CA 94114-2802

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
071012	GRU	000000	000000 GRACE UNAP AMT:		.00	
	REF NUMBER		SG140NIK82E4 DESC			
071012	AP	060112	2180.45	820.22	899.01	461.22
	LC DATE	070912	BAL AFTER	165150.66		1740.07
T:00602		E/B:001	OPTIONAL INS BAL	00.00	LATE CHARGE BAL	-257.88
072712	FP	060112	-70.00 56 CONVENTIONAL CURT FEE			
	REF NUMBER		INDECOMMWIRE DESC			
T:01676		/B:005				

END OF HISTORY

INQ14593

Identifier: 7516

Doc Type: BPOP



Loan #: 7516

Address: 3825 21ST STREET, SAN FRANCISCO, CA 94114				Inspection Type: Drive By			
Borrower: JAMES KENNEDY				Project Type: APN: 3622-092			
I. Order Information							
Inspection Date: Jun 12 2012		Deal Name:		VMA Request ID: 2768757			
Client: HFN		BPO Vendor: eMortgage Logic, LLC		Vendor Tracking ID: 2557248			
Agent Name: Sirima Chantalakwong		Brokerage: EValue Now, Inc		Agent Phone: (408) 439-3525			
II. Subject Property Information							
Occupied: Yes		Property Type: SF Attached		HOA Fees:		Zoning: Residential	
Last Sold Date:		Last Sale Price:		Data Source: County Tax		Currently Listed: No	
Agent Name:		Initial List Price:		Initial List Date:		Current List Price:	
Last Reduction Date:		MLS #:		Total Repair Cost: \$0		Est. Monthly Rent: \$4,393	
SUBJECT PROPERTY COMMENTS / EXTERNAL INFLUENCES: Visual exterior inspection shows no sign of needed repair.							
III. Neighborhood Information							
Location Type: Suburban		Supply/Demand: Increasing		Value Trend: Declining		Local Economic Trend: Appreciating	
Price Range: 900000 to 1850000		Median Price: \$1,179,167		Avg Marketing Time: Under 3 Mos.			
NEIGHBORHOOD COMMENTS: Market values start to improve. Although, the values are not as high as they were a couple years ago.							
IV. Comparable Properties							
	Subject	Sale 1	Sale 2	Sale 3	Listing 1	Listing 2	Listing 3
Address	3825 21ST STREET SAN FRANCISCO, CA	251 HARTFORD ST SAN FRANCISCO, CA	3818 25TH ST SAN FRANCISCO, CA	22 BUREKA ST SAN FRANCISCO, CA	3721 21ST ST SAN FRANCISCO, CA	1647 ALABAMA ST SAN FRANCISCO, CA	33 DEMING AVE SAN FRANCISCO, CA
Zip	94114	94114	94114	94114	94110	94131	94114
Data Source	County Tax	MLS	MLS	MLS	MLS	MLS	MLS
Proximity		3 Blocks	0.57 Miles	0.5 Miles	Same Block	1.42 Miles	0.73 Miles
Sale Price		\$1,137,000	\$1,300,000	\$1,375,000			
Sale Date		Dec 20 2011	Apr 11 2012	May 16 2012			
Orig. List Price		\$1,250,000	\$1,300,000	\$1,250,000	\$1,149,000	\$1,395,000	\$1,139,000
Curr. List Price					\$1,149,000	\$1,395,000	\$1,139,000
DOM		141	1	29	5	33	33
Lot Size	0.07ac	0.07ac	0.07ac	0.07ac	0.07ac	0.06ac	0.04ac
View	Hills	Neighborhood	Neighborhood	Neighborhood	Hills	Neighborhood	Bay
Design/Style	2-Story Conv	2-Story Conv	2-Story Conv	2-Story Conv	2-Story Conv	2-Story Conv	2-Story Conv
Type/#Units	SF Attached 1	SF Attached 1	SF Attached 1	SF Attached 1	SF Attached 1	SF Attached 1	SF Attached 1
Age	106yrs	122yrs	108yrs	108yrs	103yrs	122yrs	75yrs
Condition	Average	Average	Average	Average	Average	Average	Average
Above Grade SF	1,642	1,895	1,495	1,700	2,320	1,507	1,200
# Rooms/Bd/Bth	7 3 1	8 2 1.5	6 3 1.5	7 3 1	6 3 2	7 3 2	6 3 2
Basement SF		0	1495	0	0	0	0
% Finished	%	0%	100%	0%	0%	0%	0%
Garage Type	Attached	Attached	Attached	Attached	None	Attached	Attached
# Garage Stalls	1	3	2	2	N/A	1	1
Pool/Spa	No No	No No	No No	No No	No No	Yes No	No No
Other Features	Fence, Frpl	Frpl	Deck, Frpl	Deck, 2 Frpls	Deck, Frpl	Patio, Frpl	Deck, Frpl
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
HOA Fees		0/mo	0/mo	0/mo	0/mo	0/mo	0/mo
COMPARABLE PROPERTY COMMENTS:							
Sale 1: See Addendum							
Sale 2: See Addendum							
Sale 3: See Addendum							
List 1: See Addendum							
List 2: See Addendum							
List 3: See Addendum							
V. Marketing Strategy							
	'As-Is'	'Repaired'	Estimated Marketing Time for Subject: 30-90 days				
Estimated Sale Price:	\$1,270,700	\$1,270,700	CONCLUSION SUMMARY:				
Recommended List Price:	\$1,296,000	\$1,296,000	Since subject requires no repair, listing it as-is will save the pre-marketing time and limit total amount of capital invested.				

Identifier: 7516

Doc Type: BPOP



Loan # 7516

VI. Repair Estimates		
Category	Comments	Estimated Cost
Roof		\$0
Siding/Trim		\$0
Windows/Doors		\$0
Paint		\$0
Foundation		\$0
Garage		\$0
Landscaping		\$0
Fence		\$0
Other		\$0
Estimated Exterior Repairs:		\$0
Paint		\$0
Walls/Ceiling		\$0
Floors		\$0
Cabinets/Countertops		\$0
Plumbing		\$0
Electrical		\$0
Heating/AC		\$0
Appliances		\$0
Doors/Trim		\$0
Cleaning	+	\$0
Other		\$0
Estimated Interior Repairs:		\$0
Total Estimated Repairs:		\$0

VII. Prior Sales & Listing History					
Date Listed	Date Sold	List Price	Sale Price	Date Source	Notes

VIII. Additional Comments

BROKER COMMENTS:

There's a shortage of comparables that're attached SFR within immediate area so expansion of search distance is necessary. Close to shopping center, restaurants, school and park. Easy access to 101 freeway. Located in a quiet and well-established neighborhood with homes in average to good condition. Offering some sales incentive can help improve the marketing effort. I attest that I have researched the subject's sales history and found no sales within the past 3 years.

VENDOR COMMENTS:

QC Failure: * You marked the subject as as SF Detached. The subject appears to be attached. Please amend and also make sure all comps are also attached.

QUALITY CONTROL NOTES

The square footage of Comparable List #1: Chosen comps meet the most criteria in terms of beds/baths, living space, age, condition, lot size, and proximity respectively.. The square footage of Comparable List #3: Chosen comps meet the most criteria in terms of beds/baths, living space, age, condition, lot size, and proximity respectively.. The proximity for Comparable Listing #: There's a shortage of comparables that're attached SFR within immediate area so expansion of search distance is necessary.. The proximity for Comparable List #3: There's a shortage of comparables that're attached SFR within immediate area so expansion of search distance is necessary.. The proximity for Comparable Sale #: There's a shortage of comparables with similar living space within immediate area so expansion of search distance is necessary.. The proximity for Comparable Sale #2: There's a shortage of comparables with similar living space within immediate area so expansion of search distance is necessary.. The proximity for Comparable Listing #: There's a shortage of comparables that're attached SFR within immediate area so expansion of search distance is necessary.. The proximity for Comparable List #2: There's a shortage of comparables that're attached SFR within immediate area so expansion of search distance is necessary.. The proximity for Comparable List #1: Chosen comps meet the most criteria in terms of beds/baths, living space, age, condition, lot size, and proximity.. Similar beds/baths, living space, age, condition, lot size, and proximity..

Broker Signature

Broker agreed to digital signature upon submission.

Date



	Address	City	BR	BA	LotSize	SaleDate	Yr Blt	Sale/List Price	Dist
	3721 21ST STREET	SAN FRANCISCO	3	1.0	0.07ac		1906		
A1	3721 21ST ST	San Francisco	3	2.0	0.07ac		1909	\$1,149,000	Same Block
A2	1647 ALABAMA ST	San Francisco	3	2.0	0.06ac		1890	\$1,395,000	1.42 Miles
A3	33 DEMING AVE	San Francisco	3	2.0	0.04ac		1937	\$1,139,000	0.73 Miles
S1	211 HARTFORD ST	San Francisco	2	1.5	0.07ac	Dec 20 2011	1890	\$1,137,000	3 Blocks
S2	3818 25TH ST	San Francisco	3	1.5	0.07ac	Apr 11 2012	1904	\$1,300,000	0.57 Miles
S3	21 EUREKA ST	San Francisco	3	1.0	0.07ac	May 16 2012	1904	\$1,375,000	0.5 Miles

Identifier: 7516

Doc Type: CORR



Loan #: 7516

Address: 3825 21ST ST		SAN FRANCISCO CA 94114		Inspection Type: Exterior	
Borrower: JAMES KENNEDY		GMAC		APN: 3822-082	

I. Order Information					
Inspection Date:	12/2/2010	Deal Name:		VMA Request ID:	
Client:	GMAC	BPO Vendor:	CoreLogic	Vendor Tracking ID:	6220907
Agent Name:	TERRY FORD	Brokerage:	COASTSIDE ASSOCIATES	Agent Phone:	

II. Subject Property Information					
Occupied:	Unoccupied	Property Type:	SFD	HOA Fees:	
Last Sold Date:		Last Sale Price:		Data Source:	Public Records
Agent Name:		Initial List Price:		Initial List Date:	
Last Reduction Date:		MLS #:	000000	Total Repair Cost:	0
		Est. Monthly Rent:	3,000		

SUBJECT PROPERTY COMMENTS / EXTERNAL INFLUENCES:

III. Neighborhood Information					
Location Type:	Urban	Supply/Demand:	Stable	Value Trend:	Stable
Price Range:	1,550,000		1,199,000	Median Price:	975,000
				Avg Marketing Time:	72

NEIGHBORHOOD COMMENTS:

IV. Comparable Properties							
	Subject	Sale 1	Sale 2	Sale 3	Listing 1	Listing 2	Listing 3
Address	3825 21ST ST	164 HARTFORD ST	3858 20TH ST	4306 20TH ST	4228 26TH ST	1258 CLAYTON ST	161 LIBERTY ST
	SAN FRANCISCO CA	SAN FRANCISCO CA	SAN FRANCISCO CA	SAN FRANCISCO CA	SAN FRANCISCO CA	SAN FRANCISCO CA	SAN FRANCISCO CA
Zip	94114	94114	94114	94114	94131	94114	94110
Data Source	Public Records	MLS	MLS	MLS	MLS	MLS	MLS
Proximity		0.28	0.26	0.2	0.54	0.8	0.47
Sale price		952,000	1,000,000	1,155,000			
Sale Date		10/14/2010	10/13/2010	10/19/2010			
Orig. List Price		975,000	1,000,000	1,395,000	1,600,000	1,199,000	1,195,000
Cur./Final List \$		975,000	1,095,000	1,130,000	1,550,000	1,199,000	1,195,000
DOM		22	0	168	42	28	21
Lot Size	.07	.07	.07	.06	.05	.05	.07
View	Downtown & south	Neighborhood	Bay & City lights	Bay & City lights	Bay & City lights	Bay & downtown	Downtown & East B
Design/Style	Victorian	Victorian	Victorian	Victorian	Victorian	Victorian	Victorian
Type/#Units	SFD 1	SFD 1	SFD 1	SFD 1	SFD 1	SFD 1	SFD 1
Age	104	110	94	101	110	102	87
Condition	Average	Average	Average	Average	Average	Average	Average
Above Grade SF	1,642	1,504	1,620	1,409	2,400	1,600	1,830
# Rooms/Bd/Bth	7 / 3 / 2	6 / 2 / 2	6 / 2 / 1	6 / 3 / 1.5	6 / 4 / 3.5	6 / 2 / 2	6 / 2 / 2
Basement SF	0	0	0	0	0	0	0
% Finished	0 %	0 %	0 %	0 %	0 %	0 %	0 %
Garage Type	Gar Att	Gar Att	Gar Att	Gar Att	None	Gar Att	None
# Garage Stalls	2	1	1	1		1	
Pool/Spa	No	No	No	No	No	No	No
Other Features	house bedroom & bath to lower level, hardwood, deck, fireplace, tile, marble counter, tile counters, skylight, tiled, bonus loft, 2 fireplaces, deck, hardwood						
Sales Type	Fair Market	Fair Market	Fair Market	Short Sale	Fair Market	Fair Market	Short Sale
HOA Fees		0	0	0	0	0	0

COMPARABLE PROPERTY COMMENTS:

Sale 1: Equivalent in bath count, GLA, lot size, age & style. Inferior bedroom count, car space. Superior room count.

Sale 2: Equivalent in bath count, GLA, lot size, age & style. Inferior room, bedroom, bath count, car space.

Sale 3: Equivalent in bedroom count, GLA, lot size, age & style. Inferior room, bath count, car space.

List 1: Equivalent in lot size, age & style. Superior GLA, bedroom & bath count. Inferior room count, car space.

List 2: Equivalent in bath count, GLA, lot size, age & style. Inferior car space. Inferior room & bedroom count.

List 3: Equivalent in bath count, GLA, lot size, age & style. Inferior room & bedroom count, car space.

V. Marketing Strategy			
	'As-Is' Value	'Repaired' Value	Estimated Marketing Time for Subject: 72
Estimated Sale Price:	1,025,999	1,025,999	VALUE CONCLUSION SUMMARY: Positive: Close to transportation & shops.
Recommended List Price:	1,059,999	1,059,999	

Addendum

[REDACTED] 0907

Subject property is a 3 bedroom 2 bath (according to a previous MLS listing), Victorian style, single family dwelling located in the Eureka Valley/Dolores area of San Francisco. County records shows no bedroom count & only 1 bath count. Hence, I used comps which reflect both county & MLS specs. Subject conforms to the neighborhood. Crime activity is low & pride of neighborhood is good. From exterior observation, home does not need any obvious repairs. Subject's value was determined by using the value of the average of the sold comps & pricing the subject competitively against the current competition, with special attention to comps' days on the market.



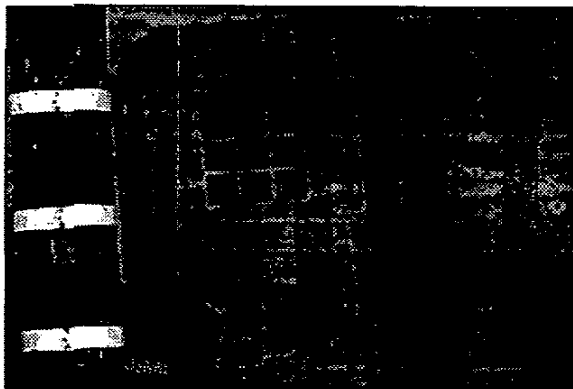
Photos

ACCOUNT NUMBER 7516	TRACKING NUMBER GMAC	CoreLogic ORDER NO. 907
NAME JAMES KENNEDY	ADDRESS 3825 21ST ST	CITY, STATE, ZIP SAN FRANCISCO, CA 94114
PHOTOS COMMENT		

Subject Front



Subject House Number



Subject - Other

Side view



Identifier: [REDACTED] 7516

Doc Type: CORR

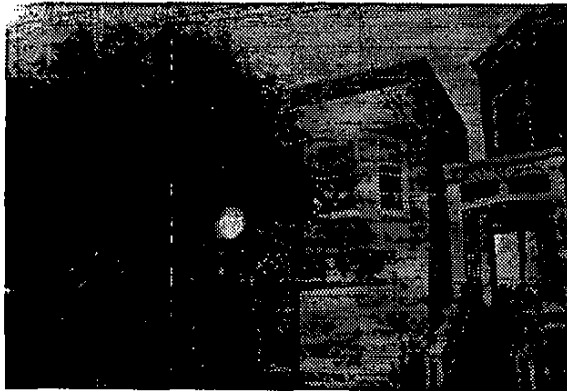


Photos

ACCOUNT NUMBER [REDACTED] 7516	TRACKING NUMBER GMAC	CoreLogic ORDER NO. [REDACTED] 0907
NAME JAMES KENNEDY	ADDRESS 3825 21ST ST	CITY, STATE, ZIP SAN FRANCISCO, CA 94114
PHOTOS COMMENT		

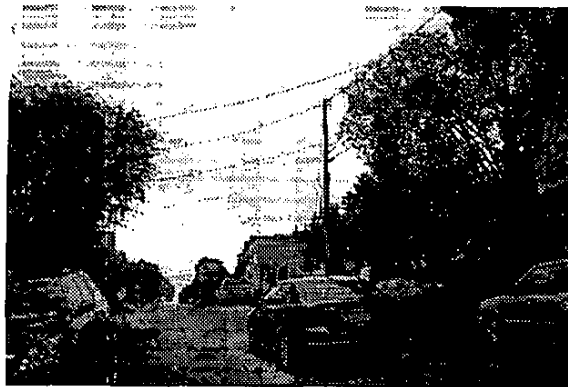
Subject - Other

Front view



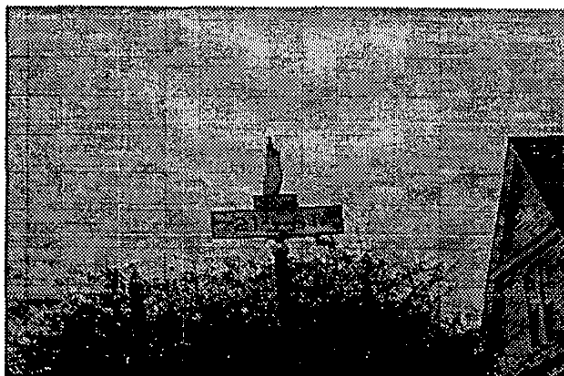
Street View

Street View



Street Sign

Street sign



Identifier: [REDACTED] 7516

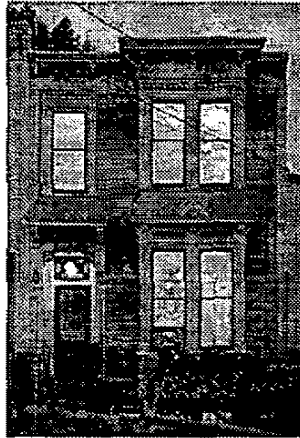
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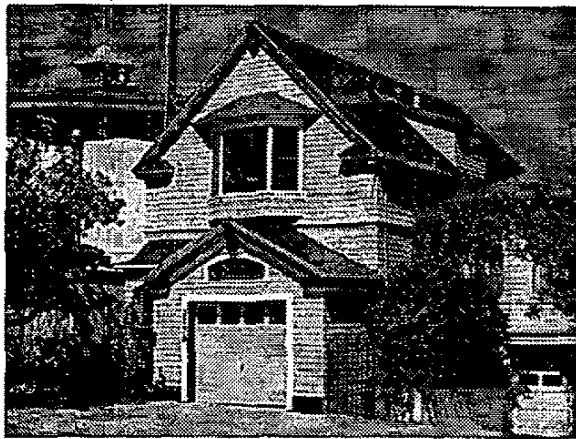
Photos

ACCOUNT NUMBER [REDACTED] 7516	TRACKING NUMBER GMAC	CoreLogic ORDER NO. [REDACTED] 0907
NAME JAMES KENNEDY	ADDRESS 3825 21ST ST	CITY, STATE, ZIP SAN FRANCISCO, CA 94114
PHOTOS COMMENT		

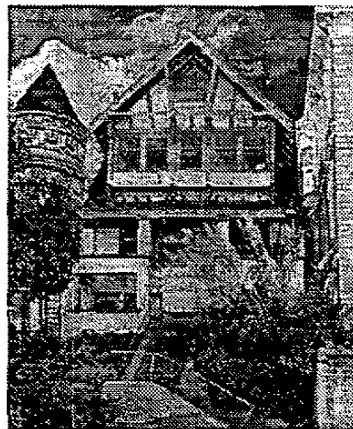
Listing 1 (4226 28TH ST)



Listing 2 (1258 CLAYTON ST)



Listing 3 (151 LIBERTY ST)



Identifier: [REDACTED] 7516

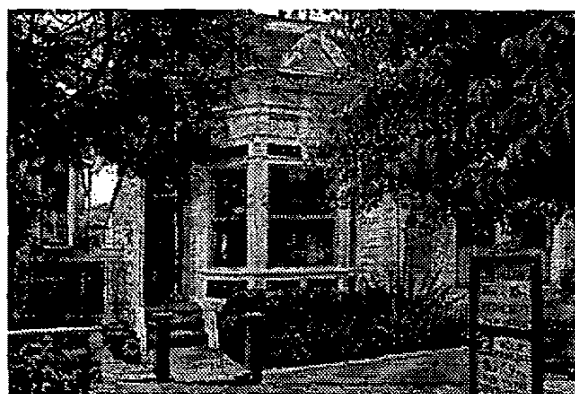
Doc Type: BRUR



Photos

ACCOUNT NUMBER [REDACTED] 7516	TRACKING NUMBER GMAC	CoreLogic ORDER NO. [REDACTED] 907
NAME JAMES KENNEDY	ADDRESS 3825 21ST ST	CITY, STATE, ZIP SAN FRANCISCO, CA 94114
PHOTOS COMMENT		

Sold 1 (164 HARTFORD ST)



Sold 2 (3956 20TH ST)



Sold 3 (4305 20TH ST)



Identifier: [REDACTED] 7516

Doc Type: CORR



Photos

ACCOUNT NUMBER [REDACTED] 7516	TRACKING NUMBER GMAC	CoreLogic ORDER NO. [REDACTED] 0907
NAME JAMES KENNEDY	ADDRESS 3825 21ST ST	CITY, STATE, ZIP SAN FRANCISCO, CA 94114
PHOTOS COMMENT		

Other Photo

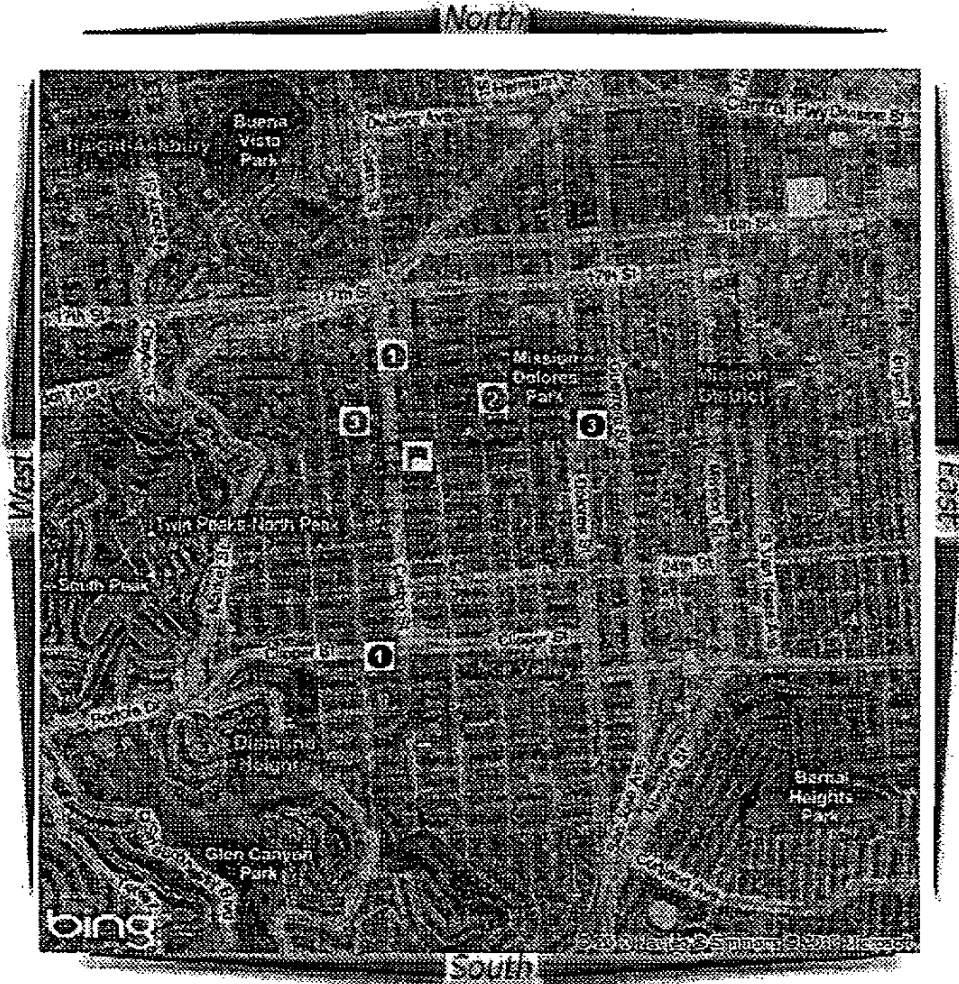
Street view





Map

Aerial View

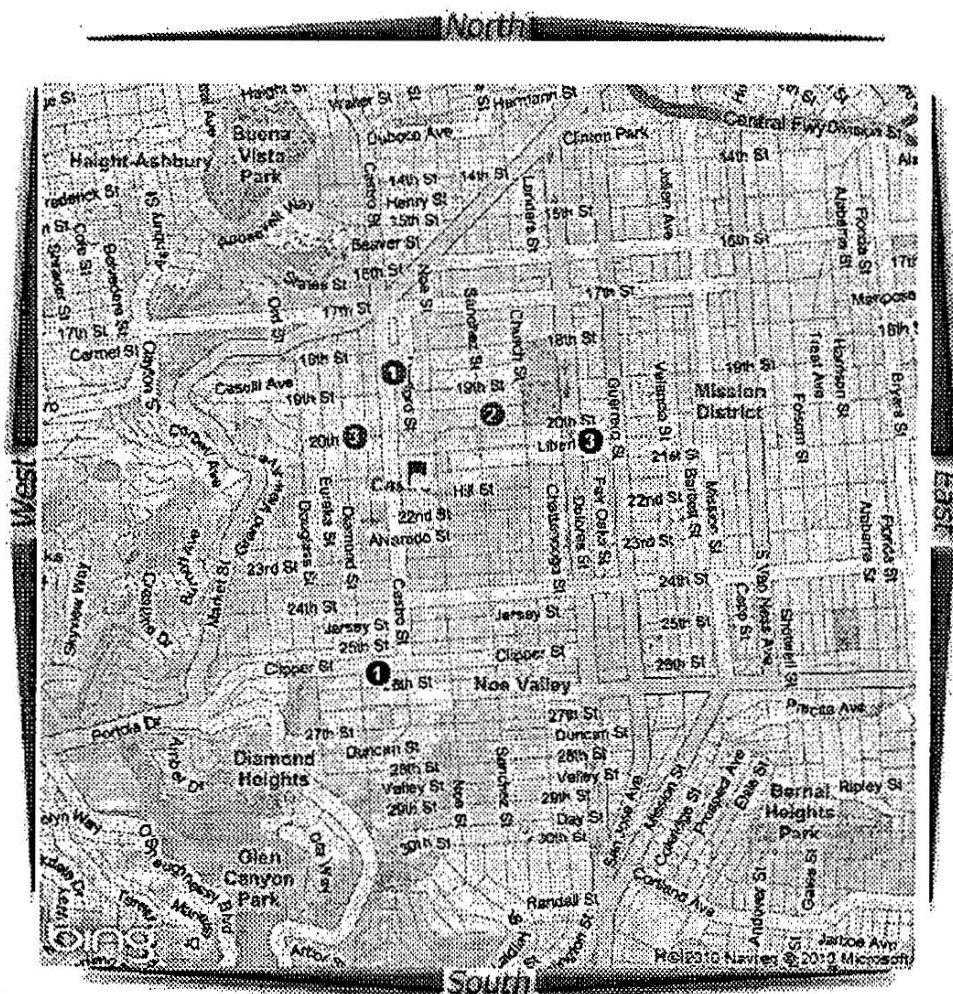




Map

ACCOUNT NUMBER 7516	TRACKING NUMBER GMAC	CoreLogic ORDER NO 907
NAME JAMES KENNEDY	ADDRESS 3825 21ST ST	CITY, STATE, ZIP SAN FRANCISCO, CA 94114

Road Map View



Subject Property

3825 21ST ST
SAN FRANCISCO, CA 94114

1 Comp. Listing 1

4226 26TH ST
SAN FRANCISCO, CA 94131
Dist From Subject: 0.54 Miles

2 Comp. Listing 2 (Unable To Map)

1258 CLAYTON ST
SAN FRANCISCO, CA 94114
Dist From Subject: 0.8 Miles

3 Comp. Listing 3

151 LIBERTY ST
SAN FRANCISCO, CA 94110
Dist From Subject: 0.47 Miles

1 Closed Sale 1

164 HARTFORD ST
SAN FRANCISCO, CA 94114
Dist From Subject: 0.28 Miles

2 Closed Sale 2

3956 20TH ST
SAN FRANCISCO, CA 94114
Dist From Subject: 0.26 Miles

3 Closed Sale 3

4305 20TH ST
SAN FRANCISCO, CA 94114
Dist From Subject: 0.2 Miles

Identifier: 7516

Doc Type: BPOP

First American
Residential Value View

Loan #: 7516

Address: 3825 21ST ST		SAN FRANCISCO CA 94114		Inspection Type: Exterior	
Borrower: JAMES KENNEDY		GMAC		APN: 3622-092	

I. Order Information					
Inspection Date:	2/17/2010	Deal Name:		VMA Request ID:	
Client:	GMAC	BPO Vendor:	First American	Vendor Tracking ID:	5324327
Agent Name:	DAVID LEVY	Brokerage:	BALDINI REALTY CENTURY 21	Agent Phone:	

II. Subject Property Information					
Occupied:	upled By Unkn	Property Type:	SFD	HOA Fees:	
Last Sold Date:		Last Sale Price:		Data Source:	MLS
Agent Name:		Initial List Price:		Current List Price:	No
Last Reduction Date:		MLS #:	000000	Total Repair Cost:	0
				Est. Monthly Rent:	2,400

SUBJECT PROPERTY COMMENTS / EXTERNAL INFLUENCES:
Well maintained, fully attached, single family home with stucco exterior and an attached 2 car garage. No visible damage.

III. Neighborhood Information					
Location Type:	Urban	Supply/Demand:	Stable	Value Trend:	Stable
Price Range:	765,000		1,595,000	Median Price:	0
				Avg Marketing Time:	90

NEIGHBORHOOD COMMENTS:
Convenient to shops and transportation.

IV. Comparable Properties							
	Subject	Sale 1	Sale 2	Sale 3	Listing 1	Listing 2	Listing 3
Address	3825 21ST ST	419 ELIZABETH ST	609 ELIZABETH ST	328 CUMBERLAND ST	722 DIAMOND ST	4085 20TH ST	352 DIAMOND ST
	SAN FRANCISCO CA	SAN FRANCISCO CA	SAN FRANCISCO CA	SAN FRANCISCO CA	SAN FRANCISCO CA	SAN FRANCISCO CA	SAN FRANCISCO CA
Zip	94114	94114	94114	94114	94114	94114	94114
Data Source	MLS	MLS	MLS	MLS	MLS	MLS	MLS
Proximity		0.3	0.29	0.21	0.36	0.11	0.22
Sale price		1,117,500	1,175,000	1,235,000			
Sale Date		10/22/2009	09/11/2009	10/16/2009			
Orig. List Price		1,052,000	1,375,000	1,095,000	1,300,000	1,295,000	1,375,000
Cur./Final List \$		1,052,000	1,225,000	1,095,000	1,300,000	1,295,000	1,375,000
DOM		2	44	8	35	84	14
Lot Size	0.07	0.07	0.04	0.07	0.04	0.07	0.07
View	typical	typical	typical	typical	typical	typical	typical
Design/Style	Contemp	Contemp	Contemp	Contemp	Contemp	Contemp	Contemp
Type/#Units	SFD / 1	SFD / 1	SFD / 1	SFD / 1	SFD / 1	SFD / 1	SFD / 1
Age	104	110	97	82	98	32	106
Condition	Good	Good	Good	Good	Good	Good	Good
Above Grade SF	1,642	1,580	1,600	1,500	1,994	1,965	1,578
# Rooms/Bd/Bth	7 / 3 / 2	6 / 3 / 2.5	6 / 3 / 1.5	6 / 1 / 1	6 / 3 / 1	6 / 3 / 3	7 / 4 / 1
Basement SF	0	0	0	0	0	0	0
% Finished	0 %	0 %	0 %	0 %	0 %	0 %	0 %
Garage Type	Gar Att	Gar Att	Gar Att	Gar Att	None	Gar Att	Gar Att
# Garage Stalls	2	1	2	2		2	1
Pool/Spa	no / no	no / no	no / no	no / no	no / no	no / no	no / no
Other Features	none	none	none	none	none	none	none
Sales Type		Fair Market	Fair Market	Fair Market	Fair Market	Fair Market	Fair Market
HOA Fees		0	0	0	0	0	0

COMPARABLE PROPERTY COMMENTS:

Sale 1: Similar to subject's location, square footage, age and lot size. Equal.

Sale 2: Closest to subject's square footage. Similar in location and age. Smaller lot. Equal.

Sale 3: Closest to subject's location. Similar in square footage, age and lot size. Equal.

List 1: Similar to subject's location and age. More square feet but smaller lot. Equal.

List 2: Closest to subject's location. More square feet but same size lot. Newer construction. Equal.

List 3: Closest to subject's square footage, age and lot size. Similar location. Equal.

V. Marketing Strategy			
	'As-Is' Value	'Repaired' Value	Estimated Marketing Time for Subject: 90
Estimated Sale Price:	1,250,000	1,250,000	VALUE CONCLUSION SUMMARY: Well maintained, fully attached, attached garage
Recommended List Price:	1,300,000	1,300,000	



First American
Residential Value View

Loan #: 7516

VI. Repair Estimates

Category	Comments	Estimated Cost
Roof		
Sliding/Trim		
Windows/Doors		
Paint		
Foundation		
Garage		
Landscaping		
Fence		
Other		
Estimated Exterior Repairs:		
Paint		
Walls/Ceiling		
Floors		
Cabinets/Countertops		
Plumbing		
Electrical		
Heating/AC		
Appliances		
Doors/Trim		
Other		
Estimated Interior Repairs:		
Total Estimated Repairs:		0

VII. Prior Sales & Listing History

Date Listed	Date Sold	List Price	Sale Price	Date Source	Notes
				MLS	Well maintained, fully
				MLS	Well maintained, fully

VIII. Additional Comments

BROKER COMMENTS:

Minimal crime and vandalism risks.

VENDOR COMMENTS:

There are mixed aged homes throughout San Francisco. Age does not play as big of a role in value as location and square footage.
QC: Checked view map, comps mileage matches with the map.

Broker Signature

Date

Neither First American nor any of its affiliates, members, managers or contractors makes any representation or warranty as to the accuracy or completeness of the information contained in this broker price opinion. You should use good faith efforts in determining that the contents of all information to be provided to or obtained by you is accurate. This analysis has been performed by a licensed real estate professional and is intended for the benefit of the addressee only. The Broker's Price Opinion is not to be construed as an appraisal and may not be used as such for any purpose.

Addendum

5324327

Convenient to shops and transportation. Well maintained, fully attached, single family home with stucco exterior and an attached 2 car garage. No visible damage.

Identifier: [REDACTED] 7516

Doc Type: BPOF

First American
Residential Value View

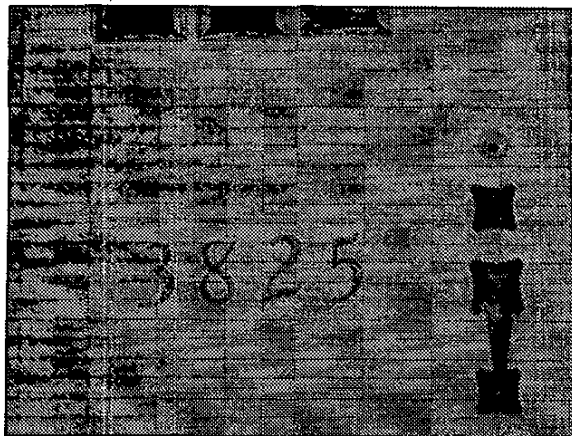
Photos

ACCOUNT NUMBER [REDACTED] 7516	TRACKING NUMBER GMAC	FARV ORDER NO. 5324327
NAME JAMES KENNEDY	ADDRESS 3825 21ST ST	CITY, STATE, ZIP SAN FRANCISCO, CA 94114
PHOTOS COMMENT		

Subject Front



Subject House Number



Subject - Other

side view



Identifier: 7516

Doc Type: BPOP

First American
Residential Value View

Photos

ACCOUNT NUMBER 7518	TRACKING NUMBER GMAC	FARV ORDER NO. 5324327
NAME JAMES KENNEDY	ADDRESS 3825 21ST ST	CITY, STATE, ZIP SAN FRANCISCO, CA 94114
PHOTOS COMMENT		

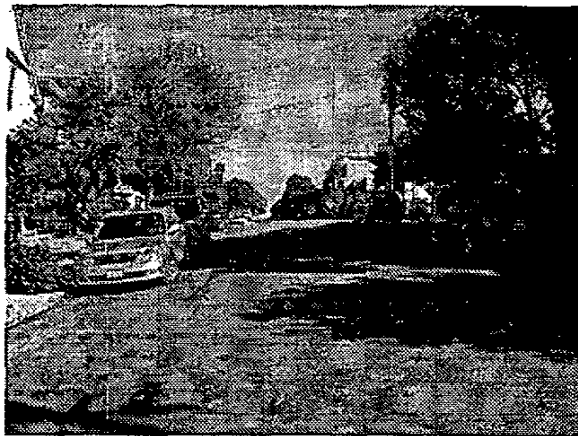
Subject - Other

side view



Other Photo

street view



Other Photo

street view

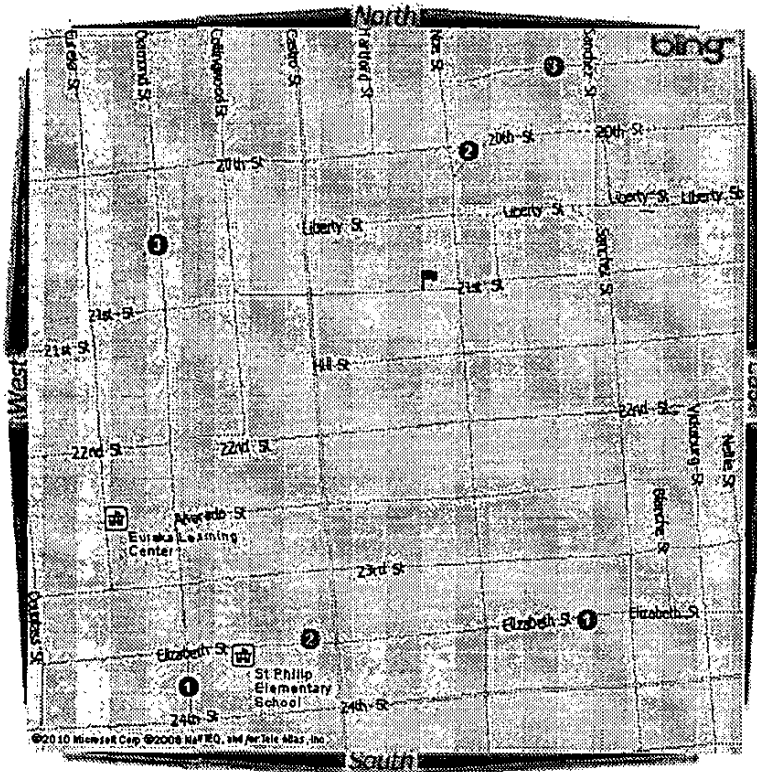




First American
Residential Value View

Map

ACCOUNT NUMBER 7516	TRACKING NUMBER GMAC	
NAME JAMES KENNEDY	ADDRESS 3825 21ST ST	CITY, STATE, ZIP SAN FRANCISCO, CA 94114



Map Scale: 1 Inch = 0.11 Miles

Subject Property

3825 21ST ST
SAN FRANCISCO, CA 94114

1 Comp. Listing 1

722 DIAMOND ST
SAN FRANCISCO, CA 94114
Dist From Subject: 0.37 Miles

2 Comp. Listing 2

4085 20TH ST
SAN FRANCISCO, CA 94114
Dist From Subject: 0.12 Miles

3 Comp. Listing 3

352 DIAMOND ST
SAN FRANCISCO, CA 94114
Dist From Subject: 0.22 Miles

1 Closed Sale 1

419 ELIZABETH ST
SAN FRANCISCO, CA 94114
Dist From Subject: 0.3 Miles

2 Closed Sale 2

609 ELIZABETH ST
SAN FRANCISCO, CA 94114
Dist From Subject: 0.29 Miles

3 Closed Sale 3

328 CUMBERLAND ST
SAN FRANCISCO, CA 94114
Dist From Subject: 0.21 Miles

GMAC Mortgage

July 26, 2012

James P Kennedy
700 E Sonora Road
Palm Springs CA 92264-8436

RE: Account Number [REDACTED] 7516
CFPB Case Number 120327-000003
Property Address 3825 21st Street
San Francisco CA 94114-2802

Dear James P Kennedy:

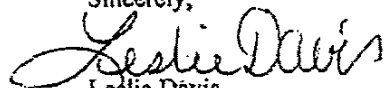
This letter is in response to correspondence received by GMAC Mortgage, LLC (GMACM) on July 11, 2012 from the Consumer Financial Protection Bureau (CFPB) related to the concerns you raised with that office. Specifically, this is in response to your concerns regarding your prior form letter correspondence sent to GMACM which purported to be a Qualified Written Request, pertaining to the above-referenced mortgage loan account.

Our records indicate that we received similar form letters from you on January 23, 2012 and May 14, 2012, regarding this account and responses were issued by GMACM on February 6, 2012 and June 5, 2012 (copies enclosed).

We have responded to each of these letters by providing information to which you are entitled. We will not provide information that is proprietary and/or confidential, and which is not related to the origination or servicing of your loan.

I trust you find this information responsive to your concerns. If you have any further questions regarding this matter, please call me at 1-800-627-0128 extension 2364650.

Sincerely,


Leslie Davis
Executive Account Manager

Enclosures

cc: Consumer Financial Protection Bureau
Electronically Submitted

June 12, 2012

James P Kennedy
700 E Sonora Rd
Palm Springs CA 92264-8436

RE: Account Number [REDACTED] 7516
Property Address 3825 21st Street
San Francisco CA 94114-2802

Dear James P Kennedy:

This letter is in response to your correspondence dated May 14, 2012, received on May 18, 2012 and identified as a Qualified Written Request ("QWR").

Enclosed is our response, dated January 22, 2010, for your review.

Our records indicate your account is due for the April 1, 2012 through June 1, 2012 payments of \$7,208.69, including the late fees of \$171.92. Please be advised, the breach letter expires on July 9, 2012; therefore, foreclosure may begin after this date.

If you have any further questions, please contact Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care
Loan Servicing

Enclosure

TN

June 5, 2012

James P Kennedy
700 E Sonora Rd
Palm Springs CA 92264-8436

RE: Account Number [REDACTED] 7516
Property Address 3825 21st Street
San Francisco CA 94114-2802

Dear James P Kennedy:

This letter is in response to your correspondence dated May 14, 2012, received on May 18, 2012 and identified as a Qualified Written Request ("QWR").

Our previous response(s) dated February 6, 2012 provided you with the information relating to the servicing of your account, as the law, specifically the Real Estate Settlement Practices Act ("RESPA"), requires. A copy of our response(s) is/are enclosed. As no new information has been submitted in your most recent correspondence, we trust that we have resolved your concerns.

If specific concerns exist related to the servicing of the above-referenced account, those concerns may be sent in writing to:

GMAC Mortgage
Attn: Correspondence Department
PO Box 4622
Waterloo IA 50704

The following responses are in the same order as your inquiry.

- 1) Our records indicate, on June 19, 2008, correspondence was mailed to advising of delinquent taxes on your property; this correspondence requested proof of the remittance of the delinquent taxes. On October 4, 2008, we receive the electronic file from the Wichita County Tax Collector and disbursed the 2008 delinquent taxes of \$2,939.80, including the penalty of \$461.52.

June 5, 2012

Account Number [REDACTED] 7516

Page Two

- 2) Our records indicate, on June 19, 2008, correspondence was mailed to advising of delinquent taxes on your property; this correspondence requested proof of the remittance of the delinquent taxes. On October 4, 2008, we receive the electronic file from the San Francisco County County Tax Collector and disbursed the 2008 delinquent taxes of \$2,939.80, including the penalty of \$461.52. To discuss how the penalty was calculated, please contact the San Francisco County Collector at 415-554-4400.
- 3) and 4) Unfortunately, we did not receive your proof of payment for the delinquent taxes disbursed prior to October 4, 2008.

When the delinquent taxes were disbursed, your account was not updated as escrowed for taxes. However, as your account reflected the negative escrow balance, the escrow funds of \$200.60 were added to your payment, effective December 1, 2008. As we maintain the lien of your property, we need to ensure the delinquent taxes are disbursed; enclosed is a copy of the Mortgage for your review.

- 4) Please be advised, we did not receive proof of the remittance of the delinquent taxes on August 5, 2008 and November 19, 2008.
- 5) through 7) According to our records in May 2009, the Wichita County Tax Collector advised a tax refund was not available. However, they applied our payment to the 2008 first installment due on December 10, 2008.

Our records indicate, on June 25, 2009, correspondence was also mailed to you advising of delinquent taxes on your property. As we did not receive of these taxes remitted, on November 20, 2009, we disbursed the 2009 delinquent taxes of \$2,926.14. However, your account was not updated as escrowed for taxes.

Additionally, on June 23, 2010 and July 22, 2010, correspondence was also mailed to you advising of delinquent taxes on your property. As we did not receive proof of the remittance of these taxes, on August 16, 2010, we disbursed the delinquent 2009/2010 taxes of \$6,152.90 and your account was updated as escrowed for taxes.

Therefore, on August 16, 2010, your escrow account was reanalyzed; this analysis reflected the escrow shortage of \$15,962.27 and beginning with the October 1, 2010 payment, your payment was adjusted to \$3,495.78.

June 5, 2012

Account Number [REDACTED] 7516

Page Three

- 8) As we did not receive proof of homeowner's insurance, on August 8, 2008, we disbursed the lender placed homeowner's insurance premium of \$6,391.00. On October 23, 2008, we receive the lender placed homeowner's insurance refund of \$6,391.00 and these funds were deposited to your escrow account.

Therefore, on October 29, 2008, we reviewed your escrow account and effective with the December 1, 2008 payment, your payment was adjusted to \$1,919.83. However, as your payments were adjusted to include the negative escrow balance, your payment was not updated to principal and interest.

- 9) See the enclosed Mortgage/Deed of Trust. To further discuss the lender placed homeowner's insurance disbursement, please contact our Insurance Department at 1-800-850-4622.

- 10) Enclosed is a 2008 payment history for your review; this history reflects the escrow balance after each transaction.

Workout Plans 2009-2001

- 1) On December 18, 2009, the repayment plan was approved. As we did not receive the payment of \$4,330.95 by February 2, 2010; this plan was cancelled on February 16, 2010.

Our records indicate, on February 26, 2010, a new repayment plan was approved; the enclosed repayment agreement included the following payments due:

• March 10, 2010	\$2,352.11
• April 10, 2010	\$5,121.89
• May 10, 2010	\$5,121.89
• June 10, 2010	\$5,121.89
• July 10, 2010	\$5,121.89
• August 10, 2010	\$5,121.89

June 5, 2012

Account Number [REDACTED] 7516

Page Four

- 2) According to the enclosed repayment agreements, your payments were to be remitted by certified funds or cashier's check. As check number 103 for \$4,330.95 received was not one of these payment methods, on February 5, 2010, this check was returned to you. Please be advised, a nonsufficient funds fee was not assessed for this payment.
- 3) See response to number two.
- 4) Please be advised, correspondence was mailed to you advising of payment options, including the repayment plan and loan modification.

Our records indicate, on January 11, 2010, we responded to your Validation of Debt request; a copy of this response will be sent under separate cover. We apologize we did not receive your prior Qualified Written Requests.

Your account is due for the April 1, 2012 through June 1, 2012 payments of \$7,208.69, including the late fees of \$171.92. Please be advised, the breach letter expires July 9, 2010; therefore, foreclosure may begin after this date.

If you have any further questions, please contact Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care
Loan Servicing

Enclosures

TN

GMAC Mortgage

February 6, 2012

James P Kennedy
700 E Sonora Rd
Palm Springs CA 92264-8436

RE: Account Number [REDACTED] 7516
Property Address 3825 21st Street
San Francisco CA 94114-2802

Dear James P Kennedy:

Please be advised that this letter serves as our response to your Qualified Written Request ("QWR") for information regarding the above-referenced GMAC Mortgage account dated January 19, 2012 and received in our office on January 23, 2012. In your correspondence, you request detailed information and documentation regarding nearly every aspect of the mortgage loan transaction, beginning with its origination.

In response to your inquiry, GMAC Mortgage has enclosed a copy of the account's payment history as required by the Real Estate Settlement Procedures Act ("RESPA").

Because your letter appears to be questioning nearly every aspect of the loan transaction, it is difficult for GMAC Mortgage to identify any specific concern(s) you have regarding the servicing of the account. Nevertheless, in an effort to be responsive to your request, copies of pertinent documentation GMAC Mortgage has in its records are enclosed.

- Note
- Mortgage/Deed of Trust
- HUD-1 Settlement Statement
- Escrow Analysis Statements
- Monthly Account Statements
- Payoff Statement

The following responses are in the same order as the inquiries in the QWR:

Loan Accounting and Servicing Systems

Subject to business and trade practices, which are proprietary and confidential.

GMAC Mortgage LLC
3431 Hammond Avenue
PO Box 780
Watertown IA 50704-0780

www.gmacmortgage.com

GMAC Mortgage

February 6, 2012
Account Number 7516
Page Two

Debits and Credits

See enclosed history and transaction code key.

Attorney Fees

No attorney fees have been assessed on this account. The answers to questions concerning how or why these fees are assessed are outlined in the enclosed Note and Mortgage/Deed of Trust. RESPA does not require we respond on items from a previous servicer.

Suspense/Unapplied Accounts

This information is detailed in the enclosed history.

Late Fees

All late fees assessed are listed in the enclosed history. The answers to questions concerning how or why these fees are assessed are outlined in the enclosed Note and Mortgage/Deed of Trust. RESPA does not require we respond on items from a previous servicer.

Property Inspections

This information is detailed in the enclosed history. The answers to questions concerning how or why these fees are assessed are outlined in the enclosed Note and Mortgage/Deed of Trust. RESPA does not require we respond on items from a previous servicer.

BPO Fees

All BPO fees assessed are listed in the enclosed history. The answers to questions concerning how or why these fees are assessed is outlined in the enclosed Note and Mortgage/Deed of Trust. RESPA does not require we respond on items from a previous servicer.

If you have any further general servicing questions, please contact Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care KT
Loan Servicing

Enclosures

GMAC Mortgage LLC
3431 Hammond Avenue
PO Box 780
Waterloo IA 50704-0780
www.gmacmortgage.com

January 22, 2010

James P Kennedy
2835 21st Street
San Francisco CA 94114-2802

RE: Account Number [REDACTED] 7516
Property Address 3825 21st Street
San Francisco CA 94114-2802

Dear James P Kennedy:

This letter is in response to your recent letter concerning the tax disbursements on the above-referenced account.

A copy of the payment history confirming all tax disbursements made from your escrow is enclosed for your review.

Additionally, as we did not receive a copy of a paid receipt for the delinquent 2007/2008 property taxes, we disbursed the delinquent property taxes from your escrow account on October 4, 2008 in the amount of \$2,939.80.

Per your request, we contacted your tax collector in May 2009 to verify if an overpayment existed. The county advised our funds were applied to the December 2008 property tax installment since they did not receive payment of the December 2008 property taxes from you. If you also paid your December 2008 property taxes, you will need to contact your country to request the refund.

If you have your own homeowner's insurance policy, please have your insurance agent fax a copy of the policy so we may update our records accordingly. The insurance policy can be faxed to our Insurance Department at 1-866-336-9021. If you would like to set up an escrow account to pay your homeowners insurance directly to your insurance carrier, please submit your request in writing to the following address:

GMAC Mortgage
Escrow Begin
PO Box 780
Waterloo IA 50704-0780

January 22, 2010

Account number [REDACTED] 7516

Page Two

The terms of your Mortgage deed indicate if property taxes become delinquent or we do not received proof of homeowners insurance, an escrow account can be established to pay your property taxes and/or homeowners insurance. The term of your Mortgage Deed indicate you agree to pay your property taxes current.

Additionally, if you wish to verify a repayment plan or loan modification is available, please contact our Loss Mitigation Department at 1-800-850-4622.

If you have any further questions, please contact Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care
Loan Servicing

Enclosure

DW

2008 HISTORY STATEMENT OF MORTGAGE ACCOUNT

GMAC MORTGAGE, LLC
PO BOX 780
WATERLOO, IA 50704-0780JAMES P. KENNEDY
700 E SONORA RD
PALM SPRINGS

CA 92264-8436

LOAN TYPE 1-0 CONVENTIONAL
ACCOUNT NUM 516

2008 DETAIL BY TRANSACTION											
TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	CR LIFE/ DISAB	LT CHR/ FEES	PRINCIPAL BAL AFTER TRAN	ESCROW BAL AFTER TRAN	UNAPP FUNDS AFTER TRAN
PAYMENT	1719.23	02/08	02/01	619.35	1099.88				202,435.81		
PAYMENT	1719.23	03/08	02/29	622.70	1096.53				201,813.11		
PAYMENT	1719.23	04/08	04/01	626.08	1093.15				201,187.03		
PAYMENT	1719.23	05/08	03/01	629.47	1089.76				200,557.56		
PAYMENT	1719.23	06/08	05/30	632.88	1086.35				199,924.68		
PAYMENT	1719.23	07/08	07/01	636.30	1082.93				199,288.38		
PAYMENT	1719.23	08/08	08/01	639.75	1079.48				198,648.63		
CORP ADV 2 E	6391.00	08/08	08/21					6391.00	198,648.63		
REVERSE	6391.00	08/08	08/22		-6391.00			198,648.63	-6,391.00		
CORP ADV 2 E	6391.00	08/08	08/22					6391.00	198,648.63	-6,391.00	
PAYMENT	1719.23	09/08	08/29	643.22	1076.01				198,005.41	-6,391.00	
TAX DISB	09/08	10/04			-2939.80				198,005.41	-9,330.80	
PAYMENT	1719.23	10/08	10/10	646.70	1072.53				197,358.71	-9,330.80	
ESG39EPOSIT	10/08	10/23			6391.00			197,358.71	-2,939.80		
MISC RECEIPT	1719.23	10/08	11/10						197,358.71	-2,939.80	1,719.23
PAYMENT	532.58	11/08	12/01	650.20	1069.03	532.58			196,708.51	-2,407.22	
MISC RECEIPT	1186.65	11/08	12/01						196,708.51	-2,407.22	1,186.65

SUMMARY TOTALS

PRINCIPAL BALANCE START OF PERIOD	203,055.16	P & I PAYMENT	1,719.23
PRINCIPAL PAID DURING PERIOD	6,346.65	ESCROW PAYMENT	200.60
PRINCIPAL BALANCE END OF PERIOD	196,708.51		
ESCROW BALANCE START OF PERIOD	0.00	TOTAL PAYMENT	1,919.83
ESCROW PAID DURING PERIOD	6,923.58	ACCUM LATE CHRG	85.96
ESCROW DISBURSEMENTS	-9,330.80		
ESCROW BALANCE END OF PERIOD	-2,407.22		
REFUND OF OVERPAID INTEREST	0.00		
INTEREST REPORTABLE DURING PERIOD	10845.65		
PROPERTY TAXES PAID DURING PERIOD	2,939.80		
POINTS PAID	0.00		

Entity002Org00000

2009 HISTORY STATEMENT OF MORTGAGE ACCOUNT

GMAC MORTGAGE
PO BOX 780
WATERLOO, IA 50704-0780

JAMES P. KENNEDY
700 E SONORA RD
PALM SPRINGS

CA 92264-8436

LOAN TYPE 1-0 CONVENTIONAL
ACCOUNT NUM 7516

2009 DETAIL BY TRANSACTION											
TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	CR LIFE/ DISAB	LT CHRG/ FEES	PRINCIPAL BAL AFTER TRAN	ESCROW BAL AFTER TRAN	UNAPP FUNDS AFTER TRAN
PAYMENT	733.18	12/08	01/14	653.73	1065.50	200.60			196,054.78	-2,206.62	
MISC RECEIPT	986.05	12/08	01/14						196,054.78	-2,206.62	986.05
PAYMENT	933.78	01/09	02/13	657.27	1061.96	200.60			195,397.51	-2,006.02	
MISC RECEIPT	785.45	01/09	02/13						195,397.51	-2,006.02	785.45
PAYMENT	1134.38	02/09	03/13	660.83	1058.40	200.60			194,736.68	-1,805.42	
MISC RECEIPT	584.85	02/09	03/13						194,736.68	-1,805.42	584.85
PAYMENT	1334.98	03/09	04/14	664.41	1054.82	200.60			194,072.27	-1,604.82	
MISC RECEIPT	384.25	03/09	04/14						194,072.27	-1,604.82	384.25
CORP ADV 2 E	6391.00	03/09	04/23					6391.00	194,072.27	-1,604.82	384.25
REVERSAL	-6391.00	03/09	04/24			-6391.00			194,072.27	-7,995.82	384.25
CORP ADV 2 E	6391.00	03/09	04/24					6391.00	194,072.27	-7,995.82	384.25
PAYMENT	1535.58	04/09	05/14	668.01	1051.22	200.60			193,404.26	-7,795.22	
MISC RECEIPT	183.65	04/09	05/14						193,404.26	-7,795.22	183.65
PAYMENT	1719.23	05/09	06/12	671.62	1047.61	183.65			192,732.64	-7,611.57	
MISC RECEIPT	1719.23	05/09	08/14						192,732.64	-7,611.57	1,719.23
MISC RECEIPT	1719.23	05/09	09/14						192,732.64	-7,611.57	3,438.46
PAYMENT		06/09	09/16	675.26	1043.97	632.88			192,057.38	-6,978.69	1,086.35
PAYMENT	1282.71	07/09	10/14	678.92	1040.31	649.83			191,378.46	-6,328.86	
MISC RECEIPT	436.52	07/09	10/14						191,378.46	-6,328.86	436.52
CORP ADV 3 D	83.00	07/09	10/20					83.00	191,378.46	-6,328.86	436.52
MISC RECEIPT	1719.23	07/09	11/13						191,378.46	-6,328.86	2,155.75
REVERSAL	-1719.23	07/09	11/19						191,378.46	-6,328.86	436.52
NSF FEE	25.00	07/09	11/19					25.00	191,378.46	-6,328.86	436.52
TAX DISB		07/09	11/20			-2926.14			191,378.46	-9,255.00	436.52
PROP INSPECT	11.25	07/09	11/25					11.25	191,378.46	-9,255.00	436.52
MISC RECEIPT	1719.23	07/09	12/14						191,378.46	-9,255.00	2,155.75
REVERSAL	-1719.23	07/09	12/15						191,378.46	-9,255.00	436.52
PROP INSPECT	11.25	07/09	12/22					11.25	191,378.46	-9,255.00	436.52
PAYMENT	2352.11	08/09	12/31	682.60	1036.63	632.88			190,695.86	-8,622.12	436.52
PAYMENT	2352.11	09/09	12/31	686.29	1032.94	632.88			190,009.57	-7,989.24	436.52
REVERSAL	-373.27	09/09	12/31						190,009.57	-7,989.24	63.25

2009 DETAIL BY TRANSACTION											
TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW CR PAID	LIFE/ DISAB	LT CHRG/ FEES	PRINCIPAL BAL AFTER TRAN	ESCROW BAL AFTER TRAN	UNAPP FUNDS AFTER TRAN
SUMMARY TOTALS						221057516					
PRINCIPAL BALANCE START OF PERIOD				196,708.51	P & I PAYMENT		1,719.23				
PRINCIPAL PAID DURING PERIOD				6,698.94	ESCROW PAYMENT		632.88				
PRINCIPAL BALANCE END OF PERIOD				190,009.57							
ESCROW BALANCE START OF PERIOD				-2,407.22	TOTAL PAYMENT		2,352.11				
ESCROW PAID DURING PERIOD				3,735.12	ACCUM LATE CHRG		429.80				
ESCROW DISBURSEMENTS				-9,317.14							
ESCROW BALANCE END OF PERIOD				-7,989.24							
REFUND OF OVERPAID INTEREST				0.00							
INTEREST REPORTABLE DURING PERIOD				10493.36							
PROPERTY TAXES PAID DURING PERIOD				2,926.14							
POINTS PAID				0.00							

Entity082Org00000

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

12/18/09

FORECLOSURE REPAYMENT AGREEMENT

JAMES P. KENNEDY

700 E SONORA RD
PALM SPRINGS CA 92264-8436

RE: Account Number [REDACTED] 7516
Property Address 3825 21ST STREET
SAN FRANCISCO CA 94114-2802

JAMES P. KENNEDY ("Customer") and GMAC Mortgage, LLC ("Lender"), in consideration for the mutual covenants set forth in this Foreclosure Repayment Agreement (the "Agreement"), hereby agree as follows:

1. There is an outstanding debt to the Lender pursuant to a note and mortgage or deed of trust or equivalent security instrument (the "Mortgage") executed on 09/28/93, in the original principal amount of \$272000.00.
2. The account is presently in default for non-payment to Lender of the 08/01/09 installment and all subsequent monthly payments due on the Mortgage for principal, interest, escrows and charges.
3. The amount necessary to cure the default is \$25985.74 plus such additional amounts that are presently due under the terms of the loan documents as of 12/18/09, and will increase until the default in the account is brought current.
4. Lender has instituted foreclosure proceedings against the property securing the Mortgage indebtedness, which proceedings will continue until the default(s) described herein is/are brought current under the terms of the Mortgage, or otherwise cured as provided for in this Agreement.
5. Notwithstanding the foregoing, Lender agrees to suspend but not terminate foreclosure activity on the default account, provided we receive the executed Agreement and we receive the initial installment in the amount of \$4330.95 no later than MONTHLY.
This executed Agreement can be mailed or faxed to us at:

12/18/09

Account Number 7516

Page Two

GMAC Mortgage, LLC
Attention: Default Payment Processor
3451 Hammond Avenue
Waterloo, IA 50702
Fax: 866-340-5043

6. Pursuant to your request you agree to pay the remainder of the default, \$, as indicated in the Payment Schedule enclosed and made a part hereof by reference. Customer understands that payments due under the Payment Schedule may include amounts due for real estate taxes and insurance, and the Payment Schedule amounts may, in such event, have to be increased, at the sole option of the Lender, if the items for such escrow purposes should increase during the duration of the Agreement.
7. All payments under this Agreement, including the regular monthly payments, shall be made in certified funds or cashier's check, shall include the account number on the Customer's check or on a written attachment to the check, and shall be sent to the following address:

GMAC Mortgage, LLC
Attention: Default Payment Processor
3451 Hammond Avenue
Waterloo, IA 50702

Additional methods of remitting payments under this agreement are:

- Money Gram using a Receive Code of 01/02/10
- Western Union using a Code City and State of

If payment is tendered in any other form, Lender may return the payment and invoke any remedies available under the loan documents and this Agreement.

8. In the event we do not receive timely payment called for under this Agreement, Lender may, without further notice to Customer, undertake or continue collection or foreclosure activities. In such event, any payments tendered under this Agreement shall be applied to the account in the manner specified in the Mortgage, and there will be no right to a refund of the tendered funds. In the event Lender chooses to accept any payment not in the full amount called for under this Agreement, such acceptance shall not be deemed a waiver of Lender's right to declare a default under this Agreement. Upon any default in meeting the terms of this Agreement, any such payments received under the terms of this Agreement shall be applied first against the default in the account, with the excess, if any, then applied according to the terms of the Mortgage. The parties expressly understand and agree time shall be of the essence as to the obligation under this Agreement.

12/18/09

Account Number [REDACTED] 7516

Page Three

9. Customer understands and agrees that all other provisions, covenants and agreements set forth in the Mortgage shall remain in force and effect during the duration of this Agreement and thereafter, and this Agreement shall not constitute a modification or extension of the Mortgage.
10. If a notice of a new or subsequent bankruptcy is received during the duration of this Agreement, the Agreement will automatically be voided.
11. Acceptance of any payment hereunder shall not constitute a cure nor be deemed a waiver of the existing default, and in no manner shall such acceptance prejudice any rights of Lender to proceed with the Trustee Sale Action noticed in the Notice of Default, and shall not constitute a violation of California Code of Civil Procedure Section 726.580(a), 580(d) (the One Form of Action Rule), and shall not invalidate the Notice of Default. Customer expressly relinquishes and waives any rights, claims and defenses Customer may have under any of the Code of Civil Procedure Sections or under the Loan with regard to any whole or partial payments, whether current, past or future.
12. If any additional amounts are added to the loan to be collected that have not been addressed in this agreement, those amounts will need to be paid at the conclusion of this agreement.

Notice: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If your debt has been discharged in bankruptcy, our rights are being exercised against the collateral for the above-referenced account, not as a personal liability.

If you have any additional questions, please contact us at 800-850-4622, extension .

Loss Mitigation Department
Loan Servicing

Enclosure

12/18/09

Account Number [REDACTED] 7516

Page Four

*****CERTIFIED FUNDS ONLY*****

NOTE: There is no grace period during this Agreement. Pursuant to your request and in order to cure the default on this account, all payments must be received on or before the due date.

RECEIVED AND AGREED:

JAMES P. KENNEDY
Customer

(Seal)

Date_____
Customer_____
Date

Upon receipt of the signed agreement, we as the Servicer will also execute to indicate our concurrence with this agreement.

Servicer

5:15

SIGN AND RETURN THIS PAGE ONLY

***** FAX TO 866-340-5043 *****

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

02/26/10

FORECLOSURE REPAYMENT AGREEMENT

JAMES P. KENNEDY

700 E SONORA RD
PALM SPRINGS CA 92264-8436

RE: Account Number [REDACTED] 7516
Property Address 3825 21ST STREET
SAN FRANCISCO CA 94114-2802

JAMES P. KENNEDY ("Customer") and GMAC Mortgage, LLC ("Lender"), in consideration for the mutual covenants set forth in this Foreclosure Repayment Agreement (the "Agreement"), hereby agree as follows:

1. There is an outstanding debt to the Lender pursuant to a note and mortgage or deed of trust or equivalent security instrument (the "Mortgage") executed on 09/28/93, in the original principal amount of \$272000.00.
2. The account is presently in default for non-payment to Lender of the 10/01/09 installment and all subsequent monthly payments due on the Mortgage for principal, interest, escrows and charges.
3. The amount necessary to cure the default is \$ plus such additional amounts that are presently due under the terms of the loan documents as of 02/26/10, and will increase until the default in the account is brought current.
4. Lender has instituted foreclosure proceedings against the property securing the Mortgage indebtedness, which proceedings will continue until the default(s) described herein is/are brought current under the terms of the Mortgage, or otherwise cured as provided for in this Agreement.
5. Notwithstanding the foregoing, Lender agrees to suspend but not terminate foreclosure activity on the default account, provided we receive the executed Agreement and we receive the initial installment in the amount of \$ no later than . This executed Agreement can be mailed or faxed to us at:

02/26/10

Account Number [REDACTED] 7516

Page Two

GMAC Mortgage, LLC
Attention: Default Payment Processor
3451 Hammond Avenue
Waterloo, IA 50702
Fax: 866-340-5043

6. Pursuant to your request you agree to pay the remainder of the default, \$, as indicated in the Payment Schedule enclosed and made a part hereof by reference. Customer understands that payments due under the Payment Schedule may include amounts due for real estate taxes and insurance, and the Payment Schedule amounts may, in such event, have to be increased, at the sole option of the Lender, if the items for such escrow purposes should increase during the duration of the Agreement.
7. All payments under this Agreement, including the regular monthly payments, shall be made in certified funds or cashier's check, shall include the account number on the Customer's check or on a written attachment to the check, and shall be sent to the following address:

GMAC Mortgage, LLC
Attention: Default Payment Processor
3451 Hammond Avenue
Waterloo, IA 50702

Additional methods of remitting payments under this agreement are:

- Money Gram using a Receive Code of
- Western Union using a Code City and State of

If payment is tendered in any other form, Lender may return the payment and invoke any remedies available under the loan documents and this Agreement.

8. In the event we do not receive timely payment called for under this Agreement, Lender may, without further notice to Customer, undertake or continue collection or foreclosure activities. In such event, any payments tendered under this Agreement shall be applied to the account in the manner specified in the Mortgage, and there will be no right to a refund of the tendered funds. In the event Lender chooses to accept any payment not in the full amount called for under this Agreement, such acceptance shall not be deemed a waiver of Lender's right to declare a default under this Agreement. Upon any default in meeting the terms of this Agreement, any such payments received under the terms of this Agreement shall be applied first against the default in the account, with the excess, if any, then applied according to the terms of the Mortgage. The parties expressly understand and agree time shall be of the essence as to the obligation under this Agreement.

02/26/10

Account Number [REDACTED] 7516

Page Three

9. Customer understands and agrees that all other provisions, covenants and agreements set forth in the Mortgage shall remain in force and effect during the duration of this Agreement and thereafter, and this Agreement shall not constitute a modification or extension of the Mortgage.
10. If a notice of a new or subsequent bankruptcy is received during the duration of this Agreement, the Agreement will automatically be voided.
11. Acceptance of any payment hereunder shall not constitute a cure nor be deemed a waiver of the existing default, and in no manner shall such acceptance prejudice any rights of Lender to proceed with the Trustee Sale Action noticed in the Notice of Default, and shall not constitute a violation of California Code of Civil Procedure Section 726.580(a), 580(d) (the One Form of Action Rule), and shall not invalidate the Notice of Default. Customer expressly relinquishes and waives any rights, claims and defenses Customer may have under any of the Code of Civil Procedure Sections or under the Loan with regard to any whole or partial payments, whether current, past or future.
12. If any additional amounts are added to the loan to be collected that have not been addressed in this agreement, those amounts will need to be paid at the conclusion of this agreement.

Notice: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If your debt has been discharged in bankruptcy, our rights are being exercised against the collateral for the above-referenced account, not as a personal liability.

If you have any additional questions, please contact us at 800-850-4622, extension .

Loss Mitigation Department
Loan Servicing

Enclosure

02/26/10
Account Number [REDACTED] 7516
Page Four

*******CERTIFIED FUNDS ONLY*******

NOTE: There is no grace period during this Agreement. Pursuant to your request and in order to cure the default on this account, all payments must be received on or before the due date.

RECEIVED AND AGREED:

JAMES P. KENNEDY (Seal)
Customer Date

Customer Date

Upon receipt of the signed agreement, we as the Servicer will also execute to indicate our concurrence with this agreement.

Servicer

5:15

SIGN AND RETURN THIS PAGE ONLY

*******FAX TO 866-340-5043*******

REPRESENTATION OF PRINTED DOCUMENT



3451 Hammond Avenue
Waukegan, IL 60079
1 800 788 4622/Follow the Prompts

Important Note: In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

46240-0002360-001
JAMES P. KENNEDY
700 E SONORA RD
PALM SPRINGS CA 92264-8436

ACCOUNT NUMBER: 7516
PROPERTY ADDRESS:
3825 21ST STREET
SAN FRANCISCO CA 94114-2802
ANALYSIS DATE: AUGUST 16, 2010

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section I:	DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	AMOUNT(S) USED IN PRIOR ANALYSIS
COUNTY		DECEMBER 2010	2,678.27	0.00
COUNTY		APRIL 2011	2,678.27	0.00
	TOTAL ANNUAL DISBURSEMENTS:		5,356.54	0.00
	TOTAL ESCROW PAYMENT:		446.37	0.00

The amounts above are based on either an estimate previously provided or the amount last disbursed.

NOTE: If you pay the escrow shortage amount of \$15,962.27, your new total payment will automatically be adjusted to \$2,165.60 effective with your OCTOBER 01, 2010 payment. If you do not pay the shortage, your total payment effective OCTOBER 01, 2010 will be \$3,495.78.

Payment change:	New	Prior Analysis
Escrow	446.37	0.00
Surplus/Shortage	1,330.18	632.88
Escrow Shortage Spread 12 Months		
Total	1,776.55	632.88
Principal/Interest	1,719.23	1,719.23
Total Payment	3,495.78	2,352.11

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.
To reach our Insurance department call: 1-800-256-9962.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment

THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT



JAMES P. KENNEDY

THIS IS NOT A CHECK

NOTE you must use this address when remitting your escrow shortage payment

Account Number	Shortage Amount
7516	15,962.27
Total Amount Enclosed \$	

GMAC MORTGAGE
PO BOX 79162
PHOENIX AZ 85062 9162

If you pay the escrow shortage amount of \$15,962.27, your new payment will be automatically adjusted to \$2,165.60 effective with your OCTOBER 01, 2010 payment.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

Section 2:

REPRESENTATION OF PRINTED DOCUMENT

ANALYSIS TYPE: 1/6 AGGREGATE

ACCOUNT NUMBER: 7516

PROJECTED ESCROW BALANCE AS OF: SEPTEMBER 30, 2010

-12,837.58

- Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			12,837.58-	3,124.69
10/01/10	446.37	.00	12,391.21-	3,571.06
11/01/10	446.37	.00	11,944.84-	4,017.43
12/01/10	446.37	2,678.27-	14,176.74-	1,785.53
01/01/11	446.37	.00	13,730.37-	2,231.90
02/01/11	446.37	.00	13,284.00-	2,678.27
03/01/11	446.37	.00	12,837.63-	3,124.64
04/01/11	446.37	2,678.27-	15,069.53-	892.74 L
05/01/11	446.37	.00	14,623.16-	1,339.11
06/01/11	446.37	.00	14,176.78-	1,785.48
07/01/11	446.37	.00	13,730.42-	2,231.85
08/01/11	446.37	.00	13,284.05-	2,678.22
09/01/11	446.37	.00	12,837.68-	3,124.59

Current Escrow Balance: 11,114.84-

Esc. Rents to Eff Dt Esc. Dish Prior to Eff Dt

Due Dt	Due Amt	Dish Date	Dish Amt
07/10	632.88		
08/10	632.88		
09/10	632.88		

*Indicates Sum of Remaining Escrow Payments
A/or Escrow Disbursements to Effective Date.

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:
-15,069.53

MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)
892.74

Section 3:

SHORTAGE

15,962.27

ESCROW ACCOUNT ACTIVITY (JUNE 01, 2008 - SEPTEMBER 30, 2010)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
03/01/08		.00	.00	PAYMENT	200.60	1,805.42-
04/01/08		.00	.00	PAYMENT	6,190.40-	7,995.82-
05/01/08		.00	.00	PAYMENT	200.60	7,795.22-
BEGINNING BALANCE			.00			7,795.22-
08/01/08		.00	.00	PAYMENT	183.65	7,611.57-
07/01/09		.00	.00		.00	7,611.57-
08/01/08		.00	.00		.00	7,611.57-
09/01/08		.00	.00	PAYMENT	632.88	6,978.69-
10/01/09		.00	.00	PAYMENT	648.83	6,328.86-
11/01/09		.00	.00	TAX	2,926.14-	8,255.00-
12/01/09		.00	.00	PAYMENT	1,265.76	7,989.24-
01/01/10		.00	.00	PAYMENT	6,290.00-	14,279.24-
02/01/10		.00	.00		.00	14,279.24-
03/01/10		.00	.00	PAYMENT	632.88	13,646.38-
04/01/10		.00	.00	PAYMENT	1,265.76	12,380.60-
05/01/10		.00	.00	PAYMENT	1,265.76	11,114.84-

REPRESENTATION OF PRINTED DOCUMENT

GMAC
Mortgage3431 Hammond Avenue
Wheaton, IL 60772
1 800 756 4622/Follow the Prompts

Important Note: In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

ESCROW ANALYSIS STATEMENT

ACCOUNT NUMBER: 7516

PROPERTY ADDRESS:
3825 21ST STREET
SAN FRANCISCO CA 94114-2802

ANALYSIS DATE: MARCH 07, 2011

46766-0026100-011
JAMES P. KENNEDY
700 E SONORA RD
PALM SPRINGS CA 92264-8438

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section 1:	DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	AMOUNT(S) USED IN PRIOR ANALYSIS
COUNTY		DECEMBER 2011	2,683.86	2,678.27
COUNTY		APRIL 2012	2,683.86	2,678.27
	TOTAL ANNUAL DISBURSEMENTS:		5,367.72	5,356.54
	TOTAL ESCROW PAYMENT:		447.31	446.37

The amounts above are based on either an estimate previously provided or the amount last disbursed.

NOTE: If you pay the escrow shortage amount of \$6,112.07, your new total payment will automatically be adjusted to \$2,166.54 effective with your MAY 01, 2011 payment. If you do not pay the shortage, your total payment effective MAY 01, 2011 will be \$2,675.87.

Payment change:	New	Prior Analysis
Escrow	447.31	446.37
Surplus/Shortage	509.33	1,330.18
Escrow Shortage Spread 12 Months		

Total	956.64	1,776.55
Principal/Interest	1,719.23	1,719.23
Total Payment	2,675.87	3,495.78

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.
To reach our Insurance department call: 1-800-256-9962.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment

THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT

GMAC
Mortgage

JAMES P. KENNEDY

THIS IS NOT A CHECK

NOTE you must use this address when remitting your escrow shortage payment

Account Number	Shortage Amount
7516	\$6,112.07
Total Amount Enclosed \$	

GMAC MORTGAGE
PO BOX 79162
PHOENIX AZ 85062 9162

If you pay the escrow shortage amount of \$6,112.07, your new payment will be automatically adjusted to \$2,166.54 effective with your MAY 01, 2011 payment.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

Section 2:

REPRESENTATION OF PRINTED DOCUMENT

0221037510

ANALYSIS TYPE: 1/6 AGGREGATE
PROJECTED ESCROW BALANCE AS OF: APRIL 30, 2011ACCOUNT NUMBER: 7516
-5,217.45

- Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			5,217.45-	894.62
05/01/11	447.31	.00	4,770.14-	1,341.93
06/01/11	447.31	.00	4,322.83-	1,789.24
07/01/11	447.31	.00	3,875.52-	2,236.55
08/01/11	447.31	.00	3,428.21-	2,683.86
09/01/11	447.31	.00	2,980.90-	3,131.17
10/01/11	447.31	.00	2,533.59-	3,578.48
11/01/11	447.31	.00	2,086.28-	4,025.79
12/01/11	447.31	2,683.86-	4,322.83-	1,789.24
01/01/12	447.31	.00	3,875.52-	2,236.55
02/01/12	447.31	.00	3,428.21-	2,683.86
03/01/12	447.31	.00	2,980.90-	3,131.17
04/01/12	447.31	2,683.86-	5,217.45-	894.62 L

Current Escrow Balance: 7,863.24-

Esc. Rmts to Eff Dt Esc. Disb Prior to Eff Dt

Due Dt	Due Amt	Disb Date	Disb Amt
02/11	1,776.55	04/10/11	2,683.86
03/11	1,778.55		
04/11	1,778.55		

*Indicates Sum of Remaining Escrow Payments
A/or Escrow Disbursements to Effective Date.L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:
-5,217.45MAXIMUM PERMITTED LOW POINT: (EXCLUDING MIP)
894.62

Section 3:

SHORTAGE

6,112.07

ESCROW ACCOUNT ACTIVITY (OCTOBER 01, 2010 - APRIL 30, 2011)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
07/01/10		.00	.00	PAYMENT	1,265.76	8,583.32-
08/01/10		.00	.00	PAYMENT	1,265.78	13,470.46-
08/01/10		.00	.00	TAX	6,152.90-	13,470.46-
09/01/10		.00	.00		.00	13,470.46-
BEGINNING BALANCE			3,124.69			13,470.46-
10/01/10	PAYMENT	446.37	3,571.06	PAYMENT	632.88	12,837.58-
11/01/10	PAYMENT	446.37	4,017.43	TAX	2,683.86-	15,521.44-
12/01/10	PAYMENT	446.37	1,785.53	PAYMENT	3,553.10	11,968.34-
12/01/10	TAX	2,678.27-	1,785.53		.00	11,968.34-
01/01/11	PAYMENT	446.37	2,231.90	PAYMENT	2,328.55	9,639.79-
02/01/11	PAYMENT	446.37	2,678.27	PAYMENT	1,776.55	7,863.24-
03/01/11	PAYMENT	446.37	3,124.64		.00	7,863.24-
04/01/11	PAYMENT	446.37	892.74		.00	7,863.24-
04/01/11	TAX	2,678.27-	892.74		.00	7,863.24-

REPRESENTATION OF PRINTED DOCUMENT

7518

GMAC
Mortgage

3451 Hammond Avenue
Waterloo, IA 50702
1 800 768 4622/Follow the Prompts

Important Note In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

47740-0069120-028
JAMES P. KENNEDY
700 E SONORA RD
PALM SPRINGS CA 92264-8436

ESCROW ANALYSIS STATEMENT

ACCOUNT NUMBER: 7518
PROPERTY ADDRESS:
3825 21ST STREET
SAN FRANCISCO CA 94114-2802
ANALYSIS DATE: MARCH 07, 2012

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section 1:		ESTIMATED AMOUNT(S)	AMOUNT(S) USED
DESCRIPTION	NEXT DUE DATE	OF NEXT DISBURSEMENT	IN PRIOR ANALYSIS
COUNTY	DECEMBER 2012	2,722.43	2,683.86
COUNTY	APRIL 2013	2,722.43	2,683.86
TOTAL ANNUAL DISBURSEMENTS:		5,444.86	5,367.72
TOTAL ESCROW PAYMENT:		453.73	447.31

The amounts above are based on either an estimate previously provided or the amount last disbursed.

NOTE: If you pay the escrow shortage amount of \$89.93, your new total payment will automatically be adjusted to \$2,172.96 effective with your MAY 01, 2012 payment. If you do not pay the shortage, your total payment effective MAY 01, 2012 will be \$2,180.45.

Payment change:	New	Prior Analysis
Escrow	453.73	447.31
Surplus/Shortage	7.49	509.33
Escrow Shortage Spread 12 Months		

Total	461.22	856.64
Principal/Interest	1,719.23	1,719.23
Total Payment	2,180.45	2,675.87

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.
To reach our insurance department call: 1-800-256-9962.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your Service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment

THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT

GMAC
Mortgage

JAMES P. KENNEDY

THIS IS NOT A CHECK

NOTE you must use this address when remitting your escrow shortage payment

Account Number	Shortage Amount
7518	89.93
Total Amount Enclosed \$	

GMAC MORTGAGE
PO BOX 78162
PHOENIX AZ 85062 9162

If you pay the escrow shortage amount of \$89.93, your new payment will be automatically adjusted to \$2,172.88 effective with your MAY 01, 2012 payment.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

Section 2:

REPRESENTATION OF PRINTED DOCUMENT

7516

ANALYSIS TYPE: 1/6 AGGREGATE
PROJECTED ESCROW BALANCE AS OF: APRIL 30, 2012ACCOUNT NUMBER: 7516
817.63 *

- Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			817.63	907.56
05/01/12	453.73	.00	1,271.36	1,361.29
08/01/12	453.73	.00	1,725.09	1,815.02
07/01/12	453.73	.00	2,178.82	2,268.75
08/01/12	453.73	.00	2,632.55	2,722.48
08/01/12	453.73	.00	3,086.28	3,176.21
10/01/12	453.73	.00	3,540.01	3,629.94
11/01/12	453.73	.00	3,993.74	4,083.67
12/01/12	453.73	2,722.43	1,271.36	1,361.29
01/01/13	453.73	.00	1,725.09	1,815.02
02/01/13	453.73	.00	2,178.82	2,268.75
03/01/13	453.73	.00	2,632.55	2,722.48
04/01/13	453.73	2,722.43	3,086.28	3,176.21

Current Escrow Balance: 1,095.65-

Esc Rcpts to Eff Dt Esc Disb Prior to Eff Dt

Due Dt	Due Amt	Disb Date	Disb Amt
03/12	956.64		
04/12	956.64		

*Indicates Sum of Remaining Escrow Payments
&/or Escrow Disbursements to Effective Date.L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:
817.53MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MPI)
907.46

Section 3:

SHORTAGE 89.93

ESCROW ACCOUNT ACTIVITY (MAY 01, 2011 - APRIL 30, 2012)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
02/01/11	PAYMENT	446.37	2,678.27	PAYMENT	1,776.55	7,863.24
03/01/11	PAYMENT	446.37	3,124.64	PAYMENT	3,553.10	6,994.00
03/01/11	TAX	.00	3,124.64	TAX	2,683.86	6,994.00
04/01/11	PAYMENT	446.37	892.74	PAYMENT	1,776.55	5,217.45
04/01/11	TAX	2,678.27	892.74		.00	5,217.45
BEGINNING BALANCE			894.62			5,217.45
05/01/11	PAYMENT	447.31	1,341.93	PAYMENT	956.64	4,260.81
06/01/11	PAYMENT	447.31	1,789.24	PAYMENT	956.64	3,304.17
07/01/11	PAYMENT	447.31	2,236.55	PAYMENT	956.64	2,347.53
08/01/11	PAYMENT	447.31	2,683.86	PAYMENT	956.64	1,390.89
09/01/11	PAYMENT	447.31	3,131.17	PAYMENT	956.64	434.25
10/01/11	PAYMENT	447.31	3,578.48		.00	434.25
11/01/11	PAYMENT	447.31	4,025.79	PAYMENT	1,913.28	1,243.40
11/01/11	TAX	.00	4,025.79	TAX	2,722.43	1,243.40
12/01/11	PAYMENT	447.31	1,789.24	PAYMENT	956.90	286.50
12/01/11	TAX	2,683.86	1,789.24		.00	286.50
01/01/12	PAYMENT	447.31	2,236.55	PAYMENT	956.64	870.14
02/01/12	PAYMENT	447.31	2,683.86	PAYMENT	956.64	1,626.78
03/01/12	PAYMENT	447.31	3,131.17	TAX	2,722.43	1,095.65
04/01/12	PAYMENT	447.31	894.62		.00	1,095.65
04/01/12	TAX	2,683.86	894.62		.00	1,095.65

Re: James Kennedy
Loan Number: [REDACTED] 7516

James P. Kennedy
700 E. Sonora Road
Palm Springs, CA 92264
760-969-3769

May 14, 2012

Via Certified Mail
Return Receipt Requested

GMAC Mortgage
Attn: Customer Care
PO Box 1330
Waterloo, IA 50704-1330

Re: James Kennedy
Loan Number: [REDACTED] 7516
Property Address: 3825 21st Street, San Francisco, CA 94114

Dear Sir or Madam:

I am writing to you to request specific itemized information about the accounting and servicing of my mortgage and of my need for understanding and clarification of various charges, credits, debits, transactions, actions, payments, analyses and records related to the servicing of my loan from its inception to the present date. This letter is a qualified written request ("QWR") pursuant to the Real Estate Settlement and Procedures Act ("RESPA"), 12 U.S.C. §2605(e).

I am disputing the validity of the current debt you claim that I owe including all late fees, charges, inspection fees, property appraisal charges, force placed insurance charges, property tax charges, legal fees and corporate advances charged to this account. I believe my account is in error for the following reasons:

- A) Payment amounts not applied as instructed; loan has not been properly credited, debited, adjusted, amortized and charged correctly;
- B) Property tax charges, late fees, escrow charges, legal fees and other possible costs charged to my account for a property tax payment made by GMAC on behalf of borrower (paid by GMAC on October 4, 2008) when taxes had already been paid and proof of payment had been provided to GMAC as required.

GMAC has stated more than once as it is said to be noted in my GMAC account records, that the basis for sending the tax payment due April 10, 2008 was based on an electronic communication GMAC received from the San Francisco Tax Authority on or about September 29, 2008 stating that the tax payment was still delinquent. The San Francisco Tax Authority does not initiate electronic communications to mortgage companies when a tax payment is delinquent.



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- 1) Please provide me with a copy of the electronic communication received from the San Francisco Tax Authority stating that my April 10, 2008 tax bill had not been paid.
- 2) The tax payment amount made by GMAC includes charges for late fees. My tax payment is recorded as being paid on time and no late fees were ever charged. San Francisco County records confirm this. What was the basis GMAC used to determine the payment amount made on October 4, 2008? If based on a tax bill received or other written notification, please provide a copy.
- 3) GMAC sent a letter dated October 4, 2008 informing me that GMAC made a payment to the San Francisco County Tax Collector for the April 10, 2008 tax payment in the amount of \$2,939.80:
 - a. GMAC sent notification that this loan would not be converted to escrow, yet it was, and escrow charges were deducted from my regular monthly mortgage payment starting with the December 2008 payment. Please explain why GMAC established escrow for this tax payment when GMAC said it was not going to do so and why this action was considered correct.
 - b. Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorizing GMAC to pay property taxes and establish escrow payments as it did for the April 2008 tax payment, esp. given that California law allows such payment and the opening of an escrow account only "upon a failure of the purchaser or borrower to pay two consecutive tax installments on the property prior to the delinquency," and no such circumstances existed.
- 4) Proof of payment was provided to GMAC as required, and was done so more than once including but not limited to proof sent by US Mail on August 5, 2008 and a fax to the Tax Department sent November 19th. I was even assured on September 29th that GMAC would correct the issue when I called the Tax Department to advise that I had mailed proof of payment on August 5th however GMAC did not correct my account as promised.
- 5) GMAC had obtained proof of my payment independent of the proof of payment information that I had already sent, yet GMAC still did not correct my account. Adam in the Tax Department at GMAC stated that notes on my GMAC account confirmed that County tax records showed my account to have a surplus balance equal to the payment amount made by GMAC, and that no late fees were charged by the County for the tax payment period in question., This shows that an on time tax payment for a lesser amount (i.e. the amount I paid) would had to have been made and that GMAC's payment was unnecessary. Adam stated that despite this information, the fact remained that GMAC had not and would not take any action until GMAC received proof of payment provided from *me*. Clearly this was not an informational issue that prevented GMAC from taking the necessary action to correct my account, it was a service issue.
- 6) On or about November 26, 2008 I spoke with Dinah (sp?) in the Tax Department and informed her that GMAC needed to request a refund from the tax authority otherwise the funds would remain in a surplus account and would be used to pay future taxes. I provided the contact names, phone numbers and address to which

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the refund request should be sent. GMAC never made the refund request nor did GMAC correct my escrow account and continued to make wrongful deductions from my regular mortgage payments starting with the December 1st payment. The surplus funds were then applied to the December 10th payment, with still more surplus funds carried to the April 2009 payment.

- 7) I spoke with a supervisor at GMAC named Maryann who said a refund request would never be made as it would be expected that the surplus payment would cause the county to generate a refund to GMAC instead.
- 8) Force placed insurance charges. GMAC wrongfully deducted funds from my November 1, 2008 mortgage payment for escrow charges for force placed insurance when insurance was already in effect and proof of coverage had been provided to GMAC. Even though a full refund was made and the escrow charge was recorded as 'paid', GMAC did not "automatically adjust" my November payment to \$1,719.23 as stated both in writing and verbally by Kim, a representative in GMAC's Insurance Department. My November 2008 mortgage payment needs to be properly allocated to mortgage and interest only. Please address.
- 9) Please tell me specifically what clause, paragraph and sentence in my note, mortgage or deed of trust or any agreement I have executed that states the amount of coverage required for hazard insurance.
- 10) The failure of GMAC to properly service my account is further evidenced by the significant misrepresentations in the analyses discussed below. The analyses are a clear example of how GMAC did not post transactions for my account properly, did not apply funds correctly, or simply failed to report transactions, all of which have affected my account on an ongoing basis:
 - 1) The August 27, 2008 escrow analysis shows an escrow shortage of \$6,391 as the 'actual balance' on 08/01/08. This is the result of the charge for force placed insurance transacted that month. The next escrow analysis was performed on October 14, 2008. The analysis shows the same insurance charge on 08/01/08 of \$6,391.00-, however after this charge is applied, the 'actual balance' is reported as a shortage of \$3,451.20-. Prior to applying the insurance charge of \$6,391.00, the 'actual balance' would be a surplus balance of \$2,939.80, an amount equal to that of the anticipated refund for the tax payment GMAC made and charged my account. The \$2,939.80 surplus, however, is somehow dropped from the escrow balances from 10/01/08 to 11/01/08. Please explain what happened to the \$2,939.80 surplus.
 - 2) Re: Oct. 14 analysis: Applying the property tax payment of \$2,939.80- to the reported 'actual balance' of \$3,451.20-, produces an 'actual balance' of \$6,391.00-, however the 'actual balance' on 11/01/08 has jumped to \$9,330.80-; Please explain how GMAC arrived at the 'actual balance' reported of \$9,330.80- by providing the list of transactions applied to the actual balance of \$3,451.20-.and onward, in order to end at \$9330.80-.

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C) The next escrow analysis is performed on October 29, 2008:

- 1) The 'actual balance' on 08/01/08 is now reported as being \$12,782.00-, and not the \$3,451.20- as stated on the previous analysis, Please explain how GMAC arrived at the reported \$12,782.00- amount.
- 2) When the refund of \$6,391.00 for the force placed insurance charges and a charge for property tax of \$2,939.80- is applied to this 'actual balance' of \$12,782.00- as reported on 10/01/08, the 'actual balance' is then said to be \$9,330.80. Then, for 11/01/08 the 'actual balance', with no transactions listed, is reported to be \$2,939.80-. Please confirm that these figures are correct and explain how they were arrived.

D) Workout plans 2009-2011:

- 1) Payment amounts were not sufficient to bring the account current by end of the payment period as told. Fees and charges continued to accrue as a result, compounding the amounts I then had to pay. This cycle stretched what was supposed to be a 6 month plan to bring the account current into a 15 month cycle of additional charges and fees. Please address.
 - 2) GMAC returned a personal check that I sent for my February 2010 payment stating the reason was because payment needed to be made by certified check or money order. My account was then charged an NSF fee for that payment even though the check was not returned for that reason. No agreement was ever provided or signed by me stating that I could not make payment by personal check. The NSF fee charge needs to be refunded; my account adjusted accordingly, payments that were effected need to be properly applied.
 - 3) Please provide me with a copy of all signed payment agreements/workout plans as well as those that I did not sign but were applied to my account. Additionally, identify for me in writing the provision, paragraph, section or sentence of the workout plan signed by me authorizing GMAC to require payment be made by cashier's check or money order.
 - 4) I was told by ETS in December that there were no other options available to me to prevent foreclosure except to make 6 payment amounts starting with the January 2, 2010 payment made. In April 2010 I responded to a letter I received from GMAC informing me that there were, in fact, other options available to me regarding a workout plan.
- E) To date, aside from sending confirmation letters of receipt, GMAC has failed to respond to three Qualified Written Requests. Each is attached.
- F) In late November, 2009 GMAC/ETS sent a notice of default and election to sell notice. I sent a timely response disputing the debt, however I received no response. Please address.

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To independently validate this debt, I need to conduct a complete exam, audit, review and accounting of my mortgage loan from its inception until the present date. Upon receipt of this letter, please refrain from reporting any negative credit information to any credit reporting agencies until you respond to my "requests."

I also request that you conduct your own investigation and audit of my account since its inception to "validate" the debt you claim I owe you is accurate to the penny.

In order to conduct this examination and audit, I need to have full and immediate disclosure including copies of all pertinent information regarding my loan. The documents requested and answers to questions are needed to insure:

- That my loan has properly been credited, debited, adjusted, amortized and charged correctly;
- That interest and principal have been properly calculated and applied to my loan;
- That my principal balance has been properly calculated and accounted for;
- That no charges, fees or expenses, not obligated by me in any agreement, have been charged or assessed to or collected on my account;

In order to validate my debt and audit my account, I need copies of pertinent documents to be provided and answers in writing to various servicing questions to be sent to me. For each record kept on computer or in any other electronic file or format, please provide a paper copy of "all" information in each field or record in each computer system, program or database used by you that contains any information on my account.

As such, please send to me, at the address above, copies of the documents requested below as soon as possible. Please provide me copies of:

1. All data, information, notations, text, figures and information contained in your mortgage servicing and accounting computer systems including, but not limited to Alltel's CPI system, any system by Alltell or any other similar mortgage servicing software used by you, any servicers, or sub-servicer of my mortgage account from the inception of my loan to the date written above.
2. All descriptions and legends of all Codes used in your mortgage servicing and accounting system so that the examiners, auditors and experts retained to audit and review my mortgage account may properly conduct their work.
3. All purchase and sale of mortgage agreements, sale or transfer of servicing rights or other similar agreement related to any assignment, purchase or sale of my mortgage loan or servicing rights by you, any broker, affiliate company, parent company, servicers, bank, government sponsored enterprise, sub-servicers, mortgage broker, mortgage banker or any holder of any right related to my mortgage, promissory note and deed of trust from the inception of my loan to the present date.

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4. All prospectus' related to the sale or transfer of my note, deed of trust, mortgage and servicing rights or other similar agreement related to any assignment, purchase or sale of my mortgage loan or servicing rights by you, any broker, affiliate company, parent company, servicers, bank, government sponsored enterprise, sub-servicers, mortgage broker, mortgage banker or any holder of any right related to my mortgage, promissory note and deed of trust from the inception of my loan to the present date.
5. All assignments, transfers, alonges, or other document evidencing a transfer, sale or assignment of my mortgage, deed of trust, promissory note or other document that secures payment by me to my obligation in this account from the inception of my loan to the present date.
6. All deeds in lieu, modifications to my mortgage, promissory note or deed of trust from the inception of my loan to the present date.
7. All escrow analyses conducted on my account from the inception of my loan until the date of this letter;
8. All letters, statements and documents sent to me by your company;
9. All letters, statements and documents sent to me by agents, attorneys or representatives of your company;
10. All letters, statements and documents sent to me by previous servicers, sub-servicers or others in your loan file or in your control or possession or in the control or possession of any affiliate, parent company, agent, sub-servicer, servicer, attorney or other representative of your company.
11. All letters, statements and documents contained in my loan file or imaged by you, any servicer or sub-servicers of my mortgage from the inception of my loan to present date.
12. All electronic transfers, assignments, sales of my note, mortgage, deed of trust or other security instrument.
13. All copies of property inspection reports, appraisals, BPOs and reports done on my property.
14. All invoices for each charge such as inspection fees, BPOs, appraisal fees, attorney fees, insurance, taxes, assessments or any expense which has been charged to my mortgage account from the inception of my loan to the present date.
15. All checks used to pay invoices for each charge such as inspection fees, BPOs, appraisal fees, attorney fees, insurance, taxes, assessments or any expense which has been charged to my mortgage account from the inception of my loan to the present date.

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16. All agreements, contracts and understandings with vendors that have been paid for any charge on my account from the inception of my loan to the present date.
17. All loan servicing records, payment payoffs, payoff calculations, ARM audits, interest rate adjustments, payment records, transaction histories, loan histories, accounting records, ledgers, and documents that relate to the accounting of my loan from the inception of my loan until present date?
18. All loan servicing "transaction" records, ledgers, registers and similar items detailing how my loan has been serviced from the from the inception of my loan until present date.
19. Front copies of all payment coupons received form me from 2007 thru the date of your response to this letter.

Further, in order to conduct the audit and review of my account, and to determine all proper amounts due, I need the following answers to questions concerning the servicing and accounting of my mortgage account from its inception to the present date. Accordingly, can you please provide me, in writing, the answers to the questions listed below.

LOAN ACCOUNTING & SERVICING SYSTEMS

- 20) Please identify for me each loan accounting and servicing system used by you and any sub-servicer or previous servicer from the inception of my loan to the present date?
- 21) For each loan accounting and servicing system identified by you and any sub-servicer or previous servicer from the inception of my loan to the present date, please provide the name and address of the company or party that designed and sold the system?
- 22) For each loan accounting and servicing system used by you and any sub-servicer or previous servicer from the inception of my loan to the present date, please provide the complete transaction code list for each system.

DEBITS & CREDITS

- 23) In a spreadsheet form or in letter form in a columnar format such that it is clear which entry falls under what column heading, please detail for me each and every credit on my account and the date such credit was posted to my account as well as the date any credit was received.
- 24) In a spreadsheet form or in letter form in a columnar format such that it is clear which entry falls under what column heading, please detail for me each and every debit on my account and the date such credit was posted to my account as well as the date any debit was received.

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- 25) For each debit or credit listed, please provide me with the definition for each corresponding transaction code you utilize?
- 26) For each transaction code, please provide us with the master transaction code list used by you or previous servicers.

ATTORNEY FEES

For purposes of my questions below dealing with attorney fees, please consider the terms "attorney fees" and "legal fees" to be one in the same.

- 27) Have attorney fees ever been assessed to my account from the inception of my loan to the present date?
- 28) If yes, please detail each separate assessment of attorney fees to my account from the inception of my loan to the present date and the date of such assessment to my account?
- 29) Have attorney fees ever been charged to my account from the inception of my loan to the present date?
- 30) If yes, please detail each separate charge of attorney fees to my account from the inception of my loan to the present date and the date of such charge to my account?
- 31) Have attorney fees ever been collected from my account from the inception of my loan to the present date?
- 32) If yes, please detail each separate collection of attorney fees from my account from the inception of my loan to the present date and the date of such collection from my account?
- 33) Please provide for me the name and address of each attorney or law firm that has been paid any fees or expenses related to my account from the inception of my loan to the present date?
- 34) Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorized the assessment or collection of attorney fees?
- 35) Please detail and list for me in writing each separate attorney fee assessed to my account and for which corresponding payment period or month such late fee was assessed from the inception of my loan to present date.
- 36) Please detail and list for me in writing each separate attorney fee collected from my account and for which corresponding payment period or month such late fee was collected from the inception of my loan to present date.

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- 37) Please detail and list for me in writing any adjustments in attorney fees assessed and on what date such adjustment was made and the reasons for such adjustment.
- 38) Please detail and list for me in writing any adjustments in attorney fees collected and on what date such adjustment were made and the reasons for such adjustment.
- 39) Has interest been charged on any attorney fee assessed or charged to my account?
Yes or No?
- 40) Is interest allowed to be assessed or charged on attorney fees charged or assessed to my account? Yes or No?
- 41) How much in total attorney fees have been assessed to my account from the inception of my loan until present date? \$ _____
- 42) How much in total attorney fees have been collected on my account from the inception of my loan until present date? \$ _____

SUSPENSE/UNAPPLIED ACCOUNTS

For purposes of this section, please treat the term "suspense account" and "unapplied account" as one in the same.

- 43) Has there been any suspense or unapplied account transactions on my account from the inception of my loan until present date?
- 44) If yes, why? If no, please skip the questions in this section dealing with suspense and unapplied accounts.
- 45) In a separate spreadsheet or in letterform in a columnar format such that it is clear which entry falls under what column heading, please detail for me each and every transaction, both debits and credits that has occurred on my account from the inception of my loan until present date.
- 46) All documentation or supportive information used to substantiate that property taxes had not been paid by borrower since the date of closing.

LATE FEES

For purposes of my questions below dealing with late fees, please consider the terms "late fees" and "late charges" to be one in the same.

- 47) Have you reported the collection of late fees on my account as interest in any statement to me or to the IRS? Yes or No?

Re: James Kennedy
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- 48) Has any previous servicer or sub-servicer of my mortgage reported the collection of late fees on my account as interest in any statement to me or to the IRS? Yes or No?
- 49) Do you consider the payment of late fees as liquidated damages to you for not receiving my payment on time? Yes or No?
- 50) Are late fees considered interest? Yes or No?
- 51) Please detail for me in writing what expenses and damages you incurred for any payment I made that was late.
- 52) Were any of these expenses or damages charged or assessed to my account in any other way? Yes or No?
- 53) If yes, please describe what expenses or charges were charged or assessed to my account?
- 54) Please describe for me in writing what expenses you or others undertook due to any payment I made which was late?
- 55) Please describe for me in writing what damages you or others undertook due to any payment I made which was late?
- 56) Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorized the assessment or collection of late fees?
- 57) Please detail and list for me in writing each separate late fee assessed to my account and for which corresponding payment period or month such late fee was assessed from the inception of my loan to present date.
- 58) Please detail and list for me in writing each separate late fee collected from my account and for which corresponding payment period or month such late fee was collected from the inception of my loan to present date.
- 59) Please detail and list for me in writing any adjustments in late fees assessed and on what date such adjustment was made and the reasons for such adjustment.
- 60) Please detail and list for me in writing any adjustments in late fees collected and on what date such adjustment was made and the reasons for such adjustment.
- 61) Has interest been charged on any late fee assessed or charged to my account? Yes or No?
- 62) Is interest allowed to be assessed or charged on late fees charged or assessed to my account? Yes or No?
- 63) Have any late charges been assessed to my account? Yes or No?

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- 64) If yes, how much in total late charges have been assessed to my account from the inception of my loan until present date? \$ _____
- 65) Please provide me with the exact months or payment dates you or other previous servicers of my account claim I have been late with a payment from the inception of my loan to the present date.
- 66) Have late charges been collected on my account from the inception of my loan until present date? Yes or No?
- 67) If yes, how much in total late charges have been collected on my account from the inception of my loan until present date? \$ _____

PROPERTY INSPECTIONS

For purposes of this section "property inspection" and "inspection fee" refer to any inspection of my property by any source and any related fee or expense charged for such inspection.

- 68) Have any property inspections been conducted on my property from the inception of my loan until the present date?
- 69) If your answer is no, you can skip the rest of these questions in this section concerning property inspections?
- 70) If yes, please tell me the date of each property inspection conducted on my property that is the secured interest for my mortgage, deed or note?
- 71) Please tell me the price charged for each property inspection?
- 72) Please tell me the date of each property inspection?
- 73) Please tell me the name and address of each company and person who conducted each property inspection on my property?
- 74) Please tell me why property inspections were conducted on my property?
- 75) Please tell me how property inspections are beneficial to me.
- 76) Please tell me how property inspections are protective of my property.
- 77) Please explain to me your policy on property inspections.
- 78) Do you consider the payment of inspection fees as a cost of collection? Yes or No?
- 79) If yes, why?

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- 80) Do you use property inspections to collect debts? Yes or No?
- 81) Have you used any portion of the property inspection process on my property to collect a debt or inform me of a debt, payment or obligation I owe?
- 82) If yes, please answer when and why?
- 83) Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorized the assessment or collection of property inspection fees?
- 84) Have you labeled in any record or document sent to me a property inspection as a misc. advance? Yes or No?
- 85) If yes, why?
- 86) Have you labeled in any record or document sent to me a property inspection as a legal fee or attorney fee? Yes or No?
- 87) If yes, why?
- 88) Please detail and list for me in writing each separate inspection fee assessed to my account and for which corresponding payment period or month such fee was assessed from the inception of my loan to present date.
- 89) Please detail and list for me in writing each separate inspection fee collected from my account and for which corresponding payment period or month such fee was collected from the inception of my loan to present date.
- 90) Please detail and list for me in writing any adjustments in inspection fees assessed and on what date such adjustment was made and the reasons for such adjustment.
- 91) Please detail and list for me in writing any adjustments in inspection fees collected and on what date such adjustment was made and the reasons for such adjustment.
- 92) Has interest been charged on any inspection fees assessed or charged to my account? Yes or No?
- 93) If yes, when and how much was charged?
- 94) Is interest allowed to be assessed or charged on inspection fees charged or assessed to my account? Yes or No?
- 95) How much in total inspection fees have been assessed to my account from the inception of my loan until present date? \$ _____
- 96) How much in total inspection fee have been collected on my account from the inception of my loan until present date? \$ _____

Re: James Kennedy
Loan Number: [REDACTED] 7516

BPO FEES

- 97) Have any BPOs [Broker's Price Opinions] been conducted on my property?
- 98) If yes, please tell me the date of each BPO conducted on my property that is the secured interest for my mortgage, deed or note?
- 99) Please tell me the price of each BPO?
- 100) Please tell me who conducted each BPO?
- 101) Please tell me why BPOs were conducted on my property
- 102) Please tell me how BPOs are beneficial to me.
- 103) Please tell me how BPOs are protective of my property.
- 104) Please explain to me your policy on BPOs.
- 105) Have any BPO fees been assessed to my account? Yes or No?
- 106) If yes, how much in total BPO fees have been assessed to my account?
\$ _____
- 107) Have any BPO fees been charged to my account? Yes or No?
- 108) If yes, how much in total BPO fees have been charged to my account? \$ _____
- 109) Please tell me specifically what clause, paragraph and sentence in my note, mortgage or deed of trust or any agreement I have executed allows you to assess, charge or collect a BPO fee from me.

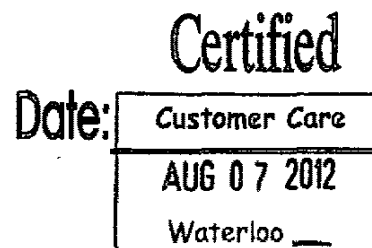
Please provide me with the documents I have requested and a detailed answer to each of my questions within the required lawful time frame. Upon receipt of the documents and answers, an exam and audit will be conducted that may lead to a further document request and answers to questions under an additional QWR letter.

Sincerely,

James P. Kennedy

James P. Kennedy Loan No. [REDACTED] 7516

James P. Kennedy
700 E. Sonora Road
Palm Springs, CA 92264
760-969-3769



August 4, 2012

Via Certified Mail
Return Receipt Requested

GMAC Mortgage
Attn: Customer Care
PO Box 1330
Waterloo, IA 50704-1330

Re: James Kennedy
Loan Number: [REDACTED] 7516
Property Address: 3825 21st Street, San Francisco, CA 94114

I am writing to you in response to your letter dated June 5, 2012, regarding the qualified written request that I sent dated May 14, 2012 and January 19, 2012. Unfortunately, your response states that "as no new information has been submitted in your most recent correspondence we trust we have resolved your concerns," however I have provided new information and GMAC has not provided me with all the information that I requested. Please review my QWR attached and review each response you provided to make certain that you have answered the question asked. As a result, please consider my QWR open and awaiting the information requested.

Please be advised that the QWR response dated February 6, 2012 was not sent as stated. After I did not receive a timely response to my QWR of January 19, 2012, I followed up with GMAC on three separate occasions, and each time GMAC confirmed that no response had been sent. However, I did receive a payoff statement which I had not requested.

Subsequent follow up confirmed on two separate occasions that there were documents in the system however they were never sent. A representative told me she would place a work order to have the documents in the system sent to me, and I received those documents shortly thereafter. While the package contained some of the information that I requested, a majority of the information and answers that I sought were not included and it was therefore not a proper response to my QWR.

James P. Kennedy Loan No. [REDACTED] 7516

For emphasis sake, while there are others part to my complaint, I have restated a key component to help in your investigation regarding my complaint for you convenience:

- A. GMAC did not take appropriate action to resolve the issue surrounding my April 10, 2008 tax payment made to the county on October 4, 2008 (such as simply contacting the county to verify my account status) when it was reasonable to expect that it would do so, given the circumstances and information provided to GMAC plus GMAC's promise to do so. This includes events prior to the payment made by GMAC, events following that payment, and of specific noteworthiness: after GMAC states that it had confirmed in May, 2009 that the information it relied upon was not correct as warned numerous times prior, that the payment made was a surplus payment, that a timely request for refund would have resulted in GMAC obtaining a return of its payment resolving the issue, or any action by GMAC acknowledging any type of responsibility to bring resolution to the situation upon learning that the payment was not needed afterall.

Also, please address the following:

1. As previously stated, I provided proof that my April 10, 2008 taxes had been paid prior to GMAC sending in payment on October 4, 2008, and followed up with GMAC numerous times regarding my having provided proof. Based on information received from GMAC, the October 4, 2008 payment was made by GMAC because the proof that I provided is claimed not to have been received by GMAC. My loan agreement only requires that I provide proof of payment, of which I did, and satisfying that requirement is not conditional upon GMAC's confirmation that such proof was received by GMAC. Please provide me with an explanation and identify for me the specific paragraph in my loan agreement that allows GMAC to make a payment for my property taxes based on the requirement that GMAC must acknowledge receipt of the proof of payment provided.
2. I had numerous conversations with GMAC prior to the October 4 payment and GMAC promised to follow up yet did not. Please explain why, especially given the conversations that occurred making it reasonable to expect that GMAC would be prompted to follow up to verify that payment had or had not already been made (esp. as phone numbers and names of who to contact were provided making verification of payment easy to do), plus my specific requests to do so, GMAC did not take any action to confirm my payment status prior to sending payment, or following, until May 2009.

For your convenience, I have highlighted a few key requests from my previously submitted QWR to which a correct response was not received. They are listed below.

3. Please provide me with a copy of the electronic communication received from the San Francisco Tax Authority on October 4, 2012 stating that my April 10, 2008 tax bill had not been paid as claimed.

James P. Kennedy Loan No. [REDACTED] 7516

4. What was the basis GMAC used to determine the payment amount made on October 4, 2008? If based on a tax bill received or other written notification, please provide a copy. Note: I am not asking how it is determined, but the source GMAC used to know how much payment to send. I am not asking how a tax bill with penalties is determined, but how GMAC determined what amount to pay.

WORKOUT PLANS

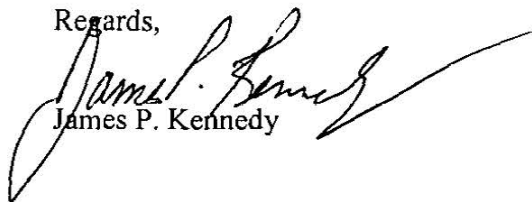
5. Please provide me with a copy of all workout/repayment agreements showing my signature.

OTHER REQUESTS:

6. All copies of property inspection reports, appraisals, BPOs and reports done on my property.
7. All invoices for each charge such as inspection fees, BPOs, appraisal fees, attorney fees, insurance, taxes, assessments or any expense which has been charged to my mortgage account from the inception of my loan to the present date.
8. Please explain for me any charges listed on my account as 'other' or is listed without a clear explanation as to what the charge is for, and explain what the charge was for and the amount for such charge.

I look forward to your response.

Regards,


James P. Kennedy